

**Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2010**

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.6	0.6	0.2	0.6	0.6	0.2	0.6	0.6	0.3
<b>Worker characteristics</b>									
Management, professional, and related .....	0.7	0.7	0.2	0.8	0.8	0.3	0.9	0.9	0.4
Management, business, and financial .....	0.9	0.9	0.2	1.4	1.4	0.5	1.3	1.2	0.4
Professional and related .....	0.8	0.8	0.3	1.0	0.9	0.3	1.1	1.1	0.5
Teachers .....	1.3	1.3	0.3	1.5	1.5	0.3	2.0	1.9	0.8
Primary, secondary, and special education school teachers .....	1.6	1.6	0.2	1.6	1.5	0.5	2.5	2.4	0.8
Registered nurses .....	1.8	1.9	0.7	2.0	2.0	0.4	2.0	1.9	0.5
Service .....	1.5	1.5	0.7	1.6	1.5	1.3	1.2	1.2	0.9
Protective service .....	1.9	1.9	1.1	2.2	2.2	0.9	1.9	1.8	1.2
Sales and office .....	0.8	0.8	0.3	0.7	0.7	0.2	0.7	0.7	0.4
Sales and related .....	1.2	1.1	0.6	1.2	1.2	0.4	0.9	0.9	1.1
Office and administrative support .....	1.0	1.0	0.3	0.9	0.9	0.2	1.0	0.9	0.4
Natural resources, construction, and maintenance .....	1.3	1.3	0.6	1.4	1.4	0.6	1.4	1.4	0.6
Construction, extraction, farming, fishing, and forestry .....	1.9	1.9	1.0	1.7	1.7	1.1	1.4	1.4	1.3
Installation, maintenance, and repair .....	1.6	1.7	0.6	1.9	1.9	0.6	2.1	2.1	0.6
Production, transportation, and material moving ... ..	1.2	1.2	0.4	1.1	1.1	0.3	0.9	0.9	0.6
Production .....	1.5	1.6	0.5	1.6	1.6	0.4	1.4	1.4	0.7
Transportation and material moving .....	1.7	1.7	0.5	1.4	1.3	0.5	1.1	1.1	1.0
Full time .....	0.5	0.5	0.2	0.6	0.6	0.2	0.7	0.7	0.3
Part time .....	0.6	0.6	1.1	1.2	1.2	1.1	0.6	0.6	1.2
Union .....	1.0	1.0	0.3	1.1	1.1	0.2	1.2	1.2	0.5
Nonunion .....	0.7	0.7	0.2	0.6	0.6	0.3	0.7	0.7	0.3
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.2	1.2	0.9	1.0	0.9	1.1	0.9	0.9	1.2
Lowest 10 percent .....	2.0	2.0	2.7	1.7	1.5	2.7	1.5	1.5	2.1
Second 25 percent .....	1.0	1.0	0.4	0.9	0.9	0.3	0.9	0.9	0.4
Third 25 percent .....	0.8	0.7	0.2	0.8	0.8	0.2	0.9	0.9	0.4
Highest 25 percent .....	0.7	0.7	0.2	1.0	1.0	0.3	1.0	1.0	0.3
Highest 10 percent .....	0.9	0.9	0.2	1.5	1.5	0.4	1.5	1.5	0.4
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.0	0.3	1.2	1.2	0.3	1.3	1.3	0.5
Service-providing industries .....	0.7	0.7	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Education and health services .....	1.2	1.1	0.5	1.0	0.9	0.3	1.2	1.1	0.6
Educational services .....	1.0	1.0	0.5	1.3	1.3	0.3	1.7	1.6	0.8
Elementary and secondary schools .....	1.2	1.2	0.2	1.5	1.5	0.3	1.9	1.9	1.0
Junior colleges, colleges, and universities .....	1.3	1.4	1.4	2.3	2.2	0.5	3.4	3.3	0.9
Health care and social assistance .....	1.7	1.7	0.7	1.5	1.5	0.5	1.5	1.4	0.8
Hospitals .....	0.9	0.9	0.3	1.7	1.7	0.5	1.9	1.7	0.6
Public administration .....	1.9	1.9	0.5	1.8	1.7	0.5	1.7	1.6	0.8

See footnotes at end of table.

**Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	0.9	0.8	0.4	0.9	0.8	0.5	0.8	0.8	0.4
1 to 49 workers .....	1.0	1.0	0.4	0.9	0.8	0.6	0.8	0.8	0.6
50 to 99 workers .....	1.7	1.6	0.9	1.8	1.8	0.9	1.9	1.9	0.4
100 workers or more .....	0.6	0.6	0.2	0.9	0.9	0.2	0.8	0.8	0.3
100 to 499 workers .....	1.1	1.1	0.3	1.2	1.2	0.3	1.1	1.1	0.5
500 workers or more .....	0.7	0.7	0.3	1.1	1.1	0.3	1.1	1.1	0.5
<b>Geographic areas</b>									
New England .....	1.1	1.1	0.5	1.5	1.6	0.7	2.3	2.4	0.8
Middle Atlantic .....	1.6	1.6	0.3	2.3	2.3	0.1	1.7	1.7	0.8
East North Central .....	1.0	1.0	0.6	1.0	1.0	0.6	1.4	1.3	0.8
West North Central .....	2.4	2.6	0.8	2.0	2.0	0.3	3.2	3.2	0.7
South Atlantic .....	1.4	1.3	0.4	1.6	1.5	1.0	1.5	1.4	0.5
East South Central .....	5.1	5.1	1.2	4.4	4.2	0.8	4.6	4.6	1.0
West South Central .....	1.2	1.2	1.0	1.4	1.4	1.3	1.8	1.7	0.7
Mountain .....	2.1	2.4	1.1	1.2	1.2	0.5	2.0	1.9	1.4
Pacific .....	1.4	1.4	0.2	1.4	1.4	0.5	1.3	1.2	0.7

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.4	0.4
<b>Worker characteristics</b>		
Management, professional, and related .....	0.5	0.5
Management, business, and financial .....	0.5	0.5
Professional and related .....	0.6	0.6
Teachers .....	1.2	1.2
Primary, secondary, and special education school teachers .....	1.0	1.0
Registered nurses .....	0.9	0.9
Service .....	1.2	1.2
Protective service .....	1.6	1.6
Sales and office .....	0.6	0.6
Sales and related .....	0.9	0.9
Office and administrative support .....	0.7	0.7
Natural resources, construction, and maintenance .....	0.8	0.8
Construction, extraction, farming, fishing, and forestry .....	1.7	1.7
Installation, maintenance, and repair .....	0.9	0.9
Production, transportation, and material moving ...	0.5	0.5
Production .....	0.7	0.7
Transportation and material moving .....	0.6	0.6
Full time .....	0.4	0.4
Part time .....	0.6	0.6
Union .....	0.6	0.6
Nonunion .....	0.5	0.5
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	1.3	1.3
Lowest 10 percent .....	3.0	3.0
Second 25 percent .....	0.5	0.5
Third 25 percent .....	0.5	0.5
Highest 25 percent .....	0.4	0.4
Highest 10 percent .....	0.6	0.6
<b>Establishment characteristics</b>		
Goods-producing industries .....	0.6	0.6
Service-providing industries .....	0.5	0.5
Education and health services .....	0.9	0.9
Educational services .....	1.7	1.7
Elementary and secondary schools .....	1.3	1.3
Health care and social assistance .....	0.7	0.7
Hospitals .....	0.7	0.7
Public administration .....	1.7	1.7

See footnotes at end of table.

**Table 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	0.5	0.5
1 to 49 workers .....	0.7	0.7
50 to 99 workers .....	1.1	1.1
100 workers or more .....	0.6	0.6
100 to 499 workers .....	0.6	0.6
500 workers or more .....	0.9	0.9
<b>Geographic areas</b>		
New England .....	1.6	1.6
Middle Atlantic .....	0.5	0.5
East North Central .....	0.9	0.9
West North Central .....	0.4	0.4
South Atlantic .....	1.0	1.0
East South Central .....	4.3	4.3
West South Central .....	0.8	0.8
Mountain .....	1.6	1.6
Pacific .....	0.6	0.6

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	0.7	0.2	0.7	0.2	0.1
<b>Worker characteristics</b>					
Management, professional, and related .....	1.0	0.3	0.9	0.3	0.2
Management, business, and financial .....	1.1	0.5	1.1	0.3	0.4
Professional and related .....	1.2	0.3	1.2	0.3	0.2
Teachers .....	1.9	0.5	1.9	0.9	0.2
Primary, secondary, and special education school teachers .....	2.3	0.5	2.3	1.1	0.2
Registered nurses .....	2.9	–	2.8	0.5	–
Service .....	1.9	0.3	2.0	0.7	0.2
Protective service .....	2.9	0.6	3.2	1.2	0.6
Sales and office .....	0.9	0.3	0.9	0.3	0.2
Sales and related .....	1.5	0.5	1.5	0.4	0.3
Office and administrative support .....	1.0	0.3	0.9	0.3	0.2
Natural resources, construction, and maintenance	1.5	0.2	1.5	0.5	0.3
Construction, extraction, farming, fishing, and forestry .....	1.6	0.3	1.7	1.0	0.5
Installation, maintenance, and repair .....	2.0	0.2	2.1	0.6	0.2
Production, transportation, and material moving ...	1.6	0.3	1.6	0.6	0.3
Production .....	1.9	0.3	1.9	0.7	0.5
Transportation and material moving .....	2.1	0.7	2.2	0.7	0.3
Full time .....	0.7	0.2	0.7	0.2	0.1
Part time .....	1.9	0.2	1.9	0.4	0.5
Union .....	1.3	0.3	1.2	0.5	0.2
Nonunion .....	0.8	0.2	0.8	0.2	0.2
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	2.0	0.2	2.2	0.7	0.2
Lowest 10 percent .....	5.6	–	6.4	2.0	–
Second 25 percent .....	1.1	0.3	1.1	0.3	0.1
Third 25 percent .....	1.1	0.2	1.0	0.3	0.2
Highest 25 percent .....	0.9	0.3	0.8	0.3	0.2
Highest 10 percent .....	1.3	0.5	1.2	0.3	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.5	0.3	1.4	0.5	0.3
Service-providing industries .....	0.8	0.2	0.8	0.2	0.1
Education and health services .....	1.4	0.4	1.3	0.5	0.2
Educational services .....	2.1	0.5	2.0	0.9	0.2
Elementary and secondary schools .....	2.1	0.3	2.1	1.2	0.2
Junior colleges, colleges, and universities	4.1	1.5	3.8	0.9	0.5
Health care and social assistance .....	1.7	0.7	1.7	0.3	0.3
Hospitals .....	2.0	0.7	1.8	–	–
Public administration .....	2.9	0.5	2.7	0.6	0.6

See footnotes at end of table.

**Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers .....	1.3	0.2	1.3	0.3	0.2
1 to 49 workers .....	1.6	0.3	1.5	0.4	0.3
50 to 99 workers .....	2.2	0.3	2.3	0.6	0.3
100 workers or more .....	0.9	0.3	0.8	0.3	0.2
100 to 499 workers .....	1.3	0.3	1.3	0.3	0.2
500 workers or more .....	1.2	0.4	1.1	0.4	0.2
<b>Geographic areas</b>					
New England .....	2.2	0.9	2.5	1.0	0.6
Middle Atlantic .....	2.0	0.4	2.0	0.3	0.5
East North Central .....	1.6	0.5	1.6	0.6	0.1
West North Central .....	3.0	0.5	2.8	0.6	0.2
South Atlantic .....	1.8	0.3	1.5	0.6	0.4
East South Central .....	4.2	—	4.5	1.4	—
West South Central .....	2.3	0.4	1.9	0.5	0.4
Mountain .....	2.1	0.3	2.2	—	—
Pacific .....	1.7	0.8	1.8	0.6	0.2

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	0.1	0.9	0.7	0.9	0.3	( <sup>3</sup> )	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	0.2	1.4	0.9	1.3	0.4	( <sup>3</sup> )	0.0
Management, business, and financial .....	0.1	1.6	1.7	1.3	0.6	( <sup>3</sup> )	0.0
Professional and related .....	0.3	1.7	1.0	1.7	0.5	( <sup>3</sup> )	0.0
Teachers .....	–	3.7	2.3	4.0	–	( <sup>3</sup> )	0.2
Primary, secondary, and special education school teachers .....	–	4.4	3.0	3.9	0.4	( <sup>3</sup> )	–
Registered nurses .....	–	3.3	1.8	2.3	–	( <sup>3</sup> )	0.0
Service .....	0.3	2.2	2.8	2.5	0.6	( <sup>3</sup> )	0.0
Protective service .....	–	4.9	3.7	4.0	2.4	0.1	–
Sales and office .....	0.1	1.0	0.7	0.9	0.4	( <sup>3</sup> )	0.0
Sales and related .....	–	1.8	1.1	1.6	–	( <sup>3</sup> )	0.0
Office and administrative support .....	0.1	1.3	1.0	1.1	0.5	( <sup>3</sup> )	0.0
Natural resources, construction, and maintenance .....	0.6	2.3	1.7	1.9	0.8	( <sup>3</sup> )	0.0
Construction, extraction, farming, fishing, and forestry .....	–	4.4	2.7	3.6	–	( <sup>3</sup> )	0.0
Installation, maintenance, and repair .....	0.6	2.6	2.0	2.1	1.0	( <sup>3</sup> )	0.0
Production, transportation, and material moving ... ..	0.3	1.9	1.4	1.5	0.4	( <sup>3</sup> )	0.0
Production .....	0.4	2.7	1.8	2.3	0.7	( <sup>3</sup> )	( <sup>3</sup> )
Transportation and material moving .....	0.3	2.4	2.0	1.5	0.4	( <sup>3</sup> )	0.0
Full time .....	0.1	0.9	0.8	0.9	0.2	( <sup>3</sup> )	0.0
Part time .....	0.3	3.2	1.9	2.4	2.0	( <sup>3</sup> )	0.0
Union .....	0.3	2.0	1.5	1.8	0.6	( <sup>3</sup> )	0.0
Nonunion .....	0.1	1.0	0.8	1.0	0.3	( <sup>3</sup> )	0.0
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	–	2.8	2.8	2.6	–	( <sup>3</sup> )	0.0
Lowest 10 percent .....	–	6.8	–	–	–	0.1	0.1
Second 25 percent .....	0.2	1.3	1.1	1.2	0.3	( <sup>3</sup> )	0.0
Third 25 percent .....	0.3	1.4	0.9	1.3	0.6	( <sup>3</sup> )	0.0
Highest 25 percent .....	0.1	1.1	0.8	1.0	0.3	( <sup>3</sup> )	0.0
Highest 10 percent .....	0.2	1.5	1.1	1.4	0.4	( <sup>3</sup> )	–
<b>Establishment characteristics</b>							
Goods-producing industries .....	0.3	2.2	1.8	1.6	0.6	( <sup>3</sup> )	–
Service-providing industries .....	0.1	1.0	0.8	1.0	0.3	( <sup>3</sup> )	0.0
Education and health services .....	0.4	2.5	1.6	2.5	0.5	( <sup>3</sup> )	0.0
Educational services .....	0.3	3.7	2.1	4.7	0.3	( <sup>3</sup> )	0.2
Elementary and secondary schools .....	–	3.5	2.7	3.9	0.3	( <sup>3</sup> )	0.1
Junior colleges, colleges, and universities .....	0.6	5.8	2.5	7.9	0.6	0.1	–
Health care and social assistance .....	0.6	2.8	2.2	2.1	0.7	( <sup>3</sup> )	0.0
Hospitals .....	0.6	2.7	1.6	2.3	0.4	( <sup>3</sup> )	0.0
Public administration .....	–	4.4	3.3	2.9	–	( <sup>3</sup> )	0.2

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers .....	0.2	1.9	1.0	1.5	0.7	( <sup>3</sup> )	0.0
1 to 49 workers .....	0.3	2.2	1.3	1.9	0.9	( <sup>3</sup> )	0.0
50 to 99 workers .....	0.3	3.0	1.8	2.7	1.0	( <sup>3</sup> )	0.0
100 workers or more .....	0.2	1.2	0.9	1.1	0.3	( <sup>3</sup> )	0.0
100 to 499 workers .....	—	1.8	1.3	1.3	—	( <sup>3</sup> )	0.0
500 workers or more .....	0.2	1.7	1.2	1.7	0.3	( <sup>3</sup> )	0.0
<b>Geographic areas</b>							
New England .....	0.5	2.1	1.3	2.3	0.4	( <sup>3</sup> )	0.0
Middle Atlantic .....	0.6	2.2	2.4	1.6	0.8	( <sup>3</sup> )	0.0
East North Central .....	—	2.2	1.0	1.9	—	( <sup>3</sup> )	0.0
West North Central .....	—	3.8	2.7	4.8	—	( <sup>3</sup> )	0.0
South Atlantic .....	( <sup>3</sup> )	1.9	2.0	1.6	0.5	( <sup>3</sup> )	0.0
East South Central .....	—	6.5	5.0	8.9	1.0	0.1	—
West South Central .....	—	1.6	1.5	1.5	—	( <sup>3</sup> )	0.0
Mountain .....	—	2.6	2.6	2.0	—	( <sup>3</sup> )	0.0
Pacific .....	0.4	1.6	0.9	1.9	0.5	( <sup>3</sup> )	0.0

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>3</sup> Less than 0.05.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2010**

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$698.57	\$0.00	\$5,513.84	\$3,768.39	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	883.63	0.00	0.00	2,012.56	0.00
Management, business, and financial .....	1,325.44	0.00	781.02	6,794.47	0.00
Professional and related .....	312.41	0.00	0.00	3,140.65	0.00
Teachers:					
Primary, secondary, and special education school teachers .....	2,763.55	390.51	7,931.15	1,490.10	0.00
Registered nurses .....	0.00	1,012.32	1,352.77	9,377.90	0.00
Service .....	0.00	0.00	2,223.52	1,848.24	7,496.21
Protective service .....	0.00	220.91	715.82	2,580.93	8,078.99
Sales and office .....	2,033.67	0.00	7,021.74	624.82	0.00
Sales and related .....	0.00	0.00	0.00	3,982.46	0.00
Office and administrative support .....	2,775.66	0.00	0.00	2,897.17	0.00
Natural resources, construction, and maintenance	0.00	0.00	1,562.05	0.00	0.00
Construction, extraction, farming, fishing, and forestry .....	1,806.52	0.00	1,104.54	1,944.74	0.00
Installation, maintenance, and repair .....	0.00	0.00	0.00	0.00	2,343.07
Production, transportation, and material moving ...	2,089.88	0.00	584.47	0.00	1,082.22
Production .....	1,171.54	0.00	3,895.74	624.82	2,084.03
Transportation and material moving .....	3,379.23	0.00	0.00	312.41	1,746.42
Full time .....	2,030.66	0.00	1,623.80	1,390.58	0.00
Part time .....	0.00	0.00	0.00	1,562.05	2,209.07
Union .....	0.00	0.00	0.00	0.00	0.00
Nonunion .....	1,224.99	0.00	0.00	0.00	0.00
Average wage within the following categories: <sup>4</sup>					
Second 25 percent .....	0.00	0.00	0.00	0.00	624.82
Third 25 percent .....	950.16	0.00	0.00	3,996.22	0.00
Highest 25 percent .....	1,450.69	0.00	4,751.43	0.00	0.00
Highest 10 percent .....	1,704.00	3,055.00	6,579.74	0.00	2,469.82
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.00	0.00	811.66	349.28	0.00
Service-providing industries .....	0.00	0.00	3,673.72	1,596.81	0.00
Education and health services .....	220.91	0.00	1,220.00	4,250.69	0.00
Educational services .....	441.81	0.00	1,352.77	7,259.75	0.00
Health care and social assistance .....	270.55	0.00	0.00	3,243.84	0.00
Hospitals .....	0.00	0.00	2,066.40	2,705.55	0.00
Public administration .....	0.00	0.00	897.33	4,939.64	0.00

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$844.81	\$0.00	\$0.00	\$0.00	\$0.00
1 to 49 workers .....	1,158.45	0.00	0.00	0.00	0.00
50 to 99 workers .....	2,305.02	0.00	781.02	0.00	1,562.05
100 workers or more .....	0.00	0.00	0.00	2,873.84	0.00
100 to 499 workers .....	2,269.01	0.00	2,000.78	5,255.55	0.00
500 workers or more .....	0.00	0.00	0.00	2,418.68	0.00
<b>Geographic areas</b>					
Middle Atlantic .....	604.98	0.00	3,197.44	9,108.24	0.00
East North Central .....	2,780.05	0.00	0.00	3,242.90	0.00
West North Central .....	1,126.41	0.00	0.00	7,112.05	0.00
South Atlantic .....	1,789.55	0.00	1,913.11	4,275.00	0.00
East South Central .....	312.41	0.00	0.00	1,608.23	8,224.53
West South Central .....	0.00	0.00	0.00	1,104.54	11,932.06
Mountain .....	0.00	0.00	6,808.82	1,104.54	0.00
Pacific .....	0.00	0.00	3,599.50	3,512.66	0.00

<sup>1</sup> Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less

than the amount shown. The remaining percentiles follow the same logic.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
All workers .....	1.0	0.9	0.9	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	1.6	0.7	0.5
Management, business, and financial .....	2.1	1.8	0.9	0.6
Professional and related .....	1.6	1.9	0.8	0.6
Teachers .....	3.5	3.3	2.0	2.1
Primary, secondary, and special education school teachers .....	4.5	4.7	–	–
Registered nurses .....	3.5	4.0	3.4	1.0
Service .....	3.4	2.2	3.8	0.6
Protective service .....	5.5	6.4	2.4	1.9
Sales and office .....	1.2	1.2	0.8	0.4
Sales and related .....	2.3	2.1	1.2	0.6
Office and administrative support .....	1.4	1.4	0.9	0.4
Natural resources, construction, and maintenance .....	2.0	2.3	2.0	1.2
Construction, extraction, farming, fishing, and forestry .....	2.7	3.6	3.1	2.1
Installation, maintenance, and repair .....	2.6	2.6	2.1	1.0
Production, transportation, and material moving ...	1.5	1.4	0.9	0.6
Production .....	2.0	1.8	1.4	0.6
Transportation and material moving .....	2.1	2.2	1.2	1.1
Full time .....	0.9	0.9	0.6	0.3
Part time .....	4.5	1.8	5.3	0.6
Union .....	1.8	1.7	1.5	1.0
Nonunion .....	1.1	1.0	0.8	0.3
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	3.0	2.2	3.0	0.4
Lowest 10 percent .....	6.4	3.4	6.9	0.3
Second 25 percent .....	1.5	1.3	1.3	0.5
Third 25 percent .....	1.3	1.4	0.8	0.5
Highest 25 percent .....	1.3	1.4	0.9	0.4
Highest 10 percent .....	1.9	2.0	1.2	0.6
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.8	1.4	1.5	0.6
Service-providing industries .....	1.3	1.0	1.3	0.4
Education and health services .....	1.8	2.5	1.2	0.8
Educational services .....	2.9	3.3	1.9	2.1
Elementary and secondary schools .....	4.1	4.7	–	–
Junior colleges, colleges, and universities .....	2.6	2.4	0.9	0.4
Health care and social assistance .....	2.0	2.8	1.3	0.5
Hospitals .....	2.9	3.1	2.1	0.9
Public administration .....	3.8	3.2	1.4	2.1

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
1 to 99 workers .....	1.4	1.9	1.9	0.4
1 to 49 workers .....	1.8	1.9	1.7	0.5
50 to 99 workers .....	2.2	3.0	2.9	0.7
100 workers or more .....	1.1	1.1	0.6	0.4
100 to 499 workers .....	1.5	2.1	1.2	0.4
500 workers or more .....	1.4	1.3	1.0	0.6
<b>Geographic areas</b>				
New England .....	3.6	3.8	—	—
Middle Atlantic .....	1.6	1.2	1.7	0.6
East North Central .....	1.8	1.8	—	0.9
West North Central .....	2.5	2.2	—	1.2
South Atlantic .....	2.1	2.1	—	1.0
East South Central .....	7.1	6.9	—	—
West South Central .....	2.6	2.8	—	1.0
Mountain .....	3.1	2.8	—	—
Pacific .....	3.3	3.1	1.2	0.5

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.0	1.0
<b>Worker characteristics</b>		
Management, professional, and related .....	0.8	0.8
Management, business, and financial .....	1.1	1.1
Professional and related .....	1.1	1.1
Teachers .....	3.4	3.4
Primary, secondary, and special education school teachers .....	3.2	3.2
Registered nurses .....	2.2	2.2
Service .....	3.7	3.7
Protective service .....	3.7	3.7
Sales and office .....	0.9	0.9
Sales and related .....	1.4	1.4
Office and administrative support .....	1.0	1.0
Natural resources, construction, and maintenance .....	1.9	1.9
Construction, extraction, farming, fishing, and forestry .....	2.4	2.4
Installation, maintenance, and repair .....	2.5	2.5
Production, transportation, and material moving ...	1.3	1.3
Production .....	1.6	1.6
Transportation and material moving .....	1.7	1.7
Full time .....	0.9	0.9
Part time .....	3.6	3.6
Union .....	1.2	1.2
Nonunion .....	1.0	1.0
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	2.7	2.7
Lowest 10 percent .....	7.2	7.2
Second 25 percent .....	1.3	1.3
Third 25 percent .....	0.8	0.8
Highest 25 percent .....	0.7	0.7
Highest 10 percent .....	1.0	1.0
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.2	1.2
Service-providing industries .....	1.2	1.2
Education and health services .....	1.8	1.8
Educational services .....	2.4	2.4
Elementary and secondary schools .....	2.1	2.1
Junior colleges, colleges, and universities .....	1.2	1.2
Health care and social assistance .....	2.3	2.3
Hospitals .....	2.6	2.6
Public administration .....	1.9	1.9

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	2.4	2.4
1 to 49 workers .....	2.4	2.4
50 to 99 workers .....	3.0	3.0
100 workers or more .....	1.2	1.2
100 to 499 workers .....	1.3	1.3
500 workers or more .....	1.9	1.9
<b>Geographic areas</b>		
New England .....	2.0	2.0
Middle Atlantic .....	1.6	1.6
East North Central .....	0.8	0.8
West North Central .....	1.5	1.5
South Atlantic .....	1.0	1.0
West South Central .....	1.4	1.4
Mountain .....	0.6	0.6
Pacific .....	1.6	1.6

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	0.4	0.2	0.8	0.6	0.3
<b>Worker characteristics</b>					
Management, professional, and related .....	0.3	0.2	1.3	1.3	0.3
Management, business, and financial .....	0.4	0.1	1.5	1.4	0.3
Professional and related .....	0.5	0.3	1.6	1.6	0.4
Teachers .....	–	–	3.1	1.3	1.0
Primary, secondary, and special education school teachers .....	–	–	5.2	2.2	1.1
Registered nurses .....	–	–	3.2	3.3	1.1
Service .....	0.7	0.3	1.6	1.2	0.7
Protective service .....	–	0.4	3.6	3.2	–
Sales and office .....	0.3	0.1	1.0	1.0	0.5
Sales and related .....	0.8	0.3	2.2	2.3	0.5
Office and administrative support .....	0.3	0.1	1.1	1.0	0.6
Natural resources, construction, and maintenance	1.6	0.9	2.1	1.5	0.5
Construction, extraction, farming, fishing, and forestry .....	2.6	2.0	2.9	1.0	0.6
Installation, maintenance, and repair .....	1.6	0.7	2.7	2.3	0.8
Production, transportation, and material moving ...	1.2	0.6	1.5	1.0	0.3
Production .....	1.5	0.9	2.0	1.2	0.4
Transportation and material moving .....	1.8	0.6	2.0	1.4	0.3
Full time .....	0.4	0.2	0.8	0.7	0.3
Part time .....	0.9	0.2	2.0	1.6	0.5
Union .....	1.2	0.6	1.8	1.3	0.6
Nonunion .....	0.4	0.2	0.8	0.7	0.3
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	0.8	0.6	1.8	1.5	0.5
Lowest 10 percent .....	0.8	–	2.1	1.2	–
Second 25 percent .....	0.7	0.3	1.2	0.8	0.7
Third 25 percent .....	0.6	0.3	1.1	0.9	0.3
Highest 25 percent .....	0.4	0.3	1.2	1.1	0.3
Highest 10 percent .....	0.4	0.2	1.4	1.4	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.1	0.7	1.6	1.3	0.3
Service-providing industries .....	0.3	0.2	0.9	0.7	0.4
Education and health services .....	0.6	0.3	2.2	1.9	1.2
Educational services .....	1.4	0.3	1.8	1.4	0.6
Elementary and secondary schools .....	–	–	2.4	1.0	1.2
Junior colleges, colleges, and universities .....	0.5	–	2.7	2.9	–
Health care and social assistance .....	0.4	0.4	3.1	2.7	1.9
Hospitals .....	–	–	2.1	1.6	1.1
Public administration .....	0.9	–	2.3	2.0	–

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers .....	0.7	0.2	1.1	0.9	0.3
1 to 49 workers .....	0.7	0.3	1.4	1.1	0.3
50 to 99 workers .....	1.4	0.4	1.9	1.5	0.5
100 workers or more .....	0.5	0.3	1.1	0.9	0.4
100 to 499 workers .....	0.8	0.3	1.6	1.5	0.3
500 workers or more .....	0.6	0.4	1.6	1.3	0.7
<b>Geographic areas</b>					
New England .....	1.5	0.5	3.3	2.9	0.4
Middle Atlantic .....	0.6	0.1	1.1	1.2	0.4
East North Central .....	1.2	0.4	1.7	1.1	0.4
West North Central .....	2.0	1.4	2.9	2.1	1.0
South Atlantic .....	0.9	0.4	1.6	1.7	0.6
East South Central .....	2.4	—	6.1	3.1	—
West South Central .....	1.4	—	3.6	3.5	—
Mountain .....	1.6	—	3.0	2.6	—
Pacific .....	0.8	0.3	2.6	2.0	1.7

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.6	0.0	0.6	0.0	0.0	0.0	0.6
<b>Worker characteristics</b>							
Management, professional, and related .....	1.0	1.5	1.1	0.0	0.0	0.0	1.0
Management, business, and financial .....	0.9	0.9	1.3	0.0	0.0	0.0	0.9
Professional and related .....	1.2	1.1	1.8	0.0	0.0	0.0	1.2
Teachers .....	3.1	–	–	–	–	–	3.1
Primary, secondary, and special education school teachers .....	2.5	1.3	2.3	0.0	6.5	0.0	2.5
Registered nurses .....	1.4	1.1	2.9	0.0	0.0	0.0	1.4
Service .....	0.8	–	–	–	–	–	0.8
Protective service .....	1.9	–	–	–	–	–	1.9
Sales and office .....	0.7	1.5	0.2	0.0	0.0	0.0	0.7
Sales and related .....	1.5	0.0	2.1	0.0	0.0	0.0	1.5
Office and administrative support .....	0.8	0.0	0.2	0.0	0.0	0.0	0.8
Natural resources, construction, and maintenance	1.4	0.0	0.3	0.0	0.0	18.0	1.4
Construction, extraction, farming, fishing, and forestry .....	1.6	–	–	–	–	–	1.6
Installation, maintenance, and repair .....	1.9	0.0	0.7	0.0	0.0	16.2	1.9
Production, transportation, and material moving ...	0.9	0.0	0.9	0.0	0.0	0.0	0.9
Production .....	1.1	0.0	0.3	0.0	0.0	0.0	1.1
Transportation and material moving .....	1.3	0.0	1.7	0.0	0.0	0.0	1.3
Full time .....	0.6	0.0	2.6	0.0	0.0	0.0	0.6
Part time .....	1.9	–	–	–	–	–	1.9
Union .....	1.0	6.1	0.0	0.0	0.0	0.9	1.0
Nonunion .....	0.6	1.4	0.8	0.0	0.0	0.0	0.6
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	1.2	0.5	3.0	0.0	0.0	0.0	1.2
Lowest 10 percent .....	1.7	–	–	–	–	–	1.7
Second 25 percent .....	0.6	0.0	0.9	0.0	0.0	0.0	0.6
Third 25 percent .....	0.8	0.0	0.3	0.0	0.0	0.0	0.8
Highest 25 percent .....	1.0	0.2	0.5	0.0	0.0	0.6	1.0
Highest 10 percent .....	1.3	0.0	0.6	0.0	0.0	0.0	1.3
<b>Establishment characteristics</b>							
Goods-producing industries .....	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Service-providing industries .....	0.7	1.1	2.3	0.0	0.0	0.0	0.7
Education and health services .....	1.1	0.2	0.6	0.0	0.0	2.2	1.1
Educational services .....	2.3	4.8	2.0	0.0	0.0	0.0	2.3
Elementary and secondary schools .....	3.1	3.6	0.0	0.0	3.2	0.0	3.1
Junior colleges, colleges, and universities .....	1.2	4.8	0.0	0.0	0.0	8.4	1.2
Health care and social assistance .....	0.8	1.4	0.8	0.0	0.0	0.0	0.8
Hospitals .....	1.6	0.4	2.3	0.0	0.0	0.0	1.6
Public administration .....	1.6	–	–	–	–	–	1.6

See footnotes at end of table.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	0.8	0.6	1.9	0.0	0.0	0.0	0.8
1 to 49 workers .....	0.9	0.9	1.7	0.0	0.0	0.0	0.9
50 to 99 workers .....	1.2	0.5	2.6	0.0	0.0	0.0	1.2
100 workers or more .....	0.7	0.0	0.9	0.0	0.0	0.0	0.7
100 to 499 workers .....	1.0	1.1	1.1	0.0	0.0	0.0	1.0
500 workers or more .....	0.9	0.0	1.4	0.0	0.0	2.4	0.9
<b>Geographic areas</b>							
Middle Atlantic .....	0.9	2.1	0.0	0.0	0.0	0.0	0.9
East North Central .....	1.3	0.2	0.9	0.0	0.0	6.3	1.3
West North Central .....	2.0	0.2	4.8	0.0	0.0	0.0	2.0
South Atlantic .....	1.0	0.3	5.2	0.0	0.0	5.7	1.0
East South Central .....	2.5	—	—	—	—	—	2.5
West South Central .....	2.7	0.7	3.3	0.0	0.0	0.0	2.7
Mountain .....	3.5	0.0	3.7	0.2	0.0	8.7	3.5
Pacific .....	1.1	1.3	3.2	0.0	0.0	0.0	1.1

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>3</sup> The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	0.2	1.5	0.2	1.0	0.9	0.9	0.4	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	0.2	2.0	0.2	1.6	1.6	1.6	0.6	0.0
Management, business, and financial .....	–	2.3	–	2.3	1.1	2.1	0.7	0.0
Professional and related .....	0.3	2.1	0.2	1.7	2.1	1.9	0.7	0.0
Teachers .....	–	5.1	0.7	2.3	2.9	3.9	2.2	0.0
Primary, secondary, and special education school teachers .....	–	6.3	0.9	1.7	–	2.9	1.4	9.2
Registered nurses .....	–	1.8	–	3.4	3.0	1.7	0.5	0.0
Service .....	–	3.8	–	2.9	2.6	0.7	0.6	0.0
Protective service .....	–	5.4	–	6.3	4.8	1.8	0.9	0.0
Sales and office .....	0.2	1.2	0.3	1.2	1.1	1.1	0.4	0.0
Sales and related .....	–	2.1	–	2.3	1.9	1.8	0.7	0.0
Office and administrative support .....	0.2	1.2	0.3	1.4	1.3	1.2	0.4	0.0
Natural resources, construction, and maintenance	–	2.2	–	2.1	2.4	1.3	0.6	0.0
Construction, extraction, farming, fishing, and forestry .....	–	2.7	–	3.0	3.6	2.4	1.1	2.1
Installation, maintenance, and repair .....	–	3.2	–	3.0	3.0	1.4	0.6	0.0
Production, transportation, and material moving ...	0.5	1.4	0.2	2.0	1.4	1.6	0.5	0.0
Production .....	0.8	2.0	0.2	3.0	2.2	1.9	0.5	0.0
Transportation and material moving .....	0.2	1.6	0.2	2.5	2.0	2.4	0.9	0.0
Full time .....	0.2	1.3	0.2	1.0	1.0	0.9	0.3	0.0
Part time .....	–	4.6	–	3.4	1.9	2.7	1.4	0.0
Union .....	0.4	1.9	0.4	1.8	1.8	1.5	0.6	0.0
Nonunion .....	0.2	1.5	0.2	1.1	0.9	1.0	0.4	0.0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	–	3.4	–	2.1	2.1	1.2	0.6	0.0
Lowest 10 percent .....	–	4.9	–	3.6	3.4	1.1	0.8	2.4
Second 25 percent .....	0.3	2.0	0.2	1.7	1.4	1.0	0.5	0.0
Third 25 percent .....	0.2	0.9	0.5	1.2	1.1	1.1	0.4	0.0
Highest 25 percent .....	0.2	2.1	0.2	1.7	1.5	1.6	0.6	0.8
Highest 10 percent .....	–	1.6	–	2.4	1.5	2.0	0.6	2.9
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.6	1.3	0.3	2.3	2.0	2.0	0.7	0.0
Service-providing industries .....	0.2	1.7	0.2	1.2	1.0	1.0	0.4	0.0
Education and health services .....	0.6	2.1	0.5	1.8	1.4	1.2	0.6	0.0
Educational services .....	–	2.9	0.7	2.4	1.3	2.6	1.2	0.0
Elementary and secondary schools .....	–	3.8	0.8	3.3	2.5	2.9	0.9	0.4
Junior colleges, colleges, and universities	–	2.7	1.2	2.5	0.9	4.2	1.9	0.0
Health care and social assistance .....	0.9	2.8	0.7	2.3	2.2	1.3	0.6	0.0
Hospitals .....	0.8	2.6	0.8	2.9	2.8	1.9	0.6	0.0
Public administration .....	–	3.8	0.4	4.7	2.7	1.7	0.7	0.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers .....	0.2	2.2	0.3	1.7	1.2	1.0	0.4	0.0
1 to 49 workers .....	—	2.5	—	1.7	1.8	1.1	0.5	0.0
50 to 99 workers .....	—	3.9	—	3.2	2.2	1.9	0.8	0.0
100 workers or more .....	0.3	1.7	0.2	1.3	1.2	1.1	0.5	0.0
100 to 499 workers .....	0.6	1.5	0.3	2.0	1.7	1.5	0.5	0.0
500 workers or more .....	0.1	2.9	0.4	1.6	1.6	1.5	0.8	0.0
<b>Geographic areas</b>								
New England .....	—	3.1	—	3.5	2.8	4.9	1.1	0.0
Middle Atlantic .....	—	3.2	—	1.3	2.2	1.0	0.7	7.9
East North Central .....	—	1.4	—	2.1	2.1	1.6	0.5	0.0
West North Central .....	—	2.2	—	4.9	2.9	3.7	1.0	0.9
South Atlantic .....	—	2.3	—	2.5	1.3	2.8	1.1	0.0
East South Central .....	—	—	—	10.0	1.8	—	3.1	0.0
West South Central .....	—	1.8	—	3.1	2.6	2.7	0.9	0.0
Mountain .....	—	2.8	—	4.7	1.8	5.6	1.9	0.0
Pacific .....	—	2.0	—	3.4	2.8	2.4	0.8	0.0

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for

more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.1	\$0.00	\$20.29	\$0.00	\$0.00	\$176.81	1.1
<b>Worker characteristics</b>							
Management, professional, and related .....	1.6	0.00	78.46	83.47	241.41	37.31	1.6
Management, business, and financial .....	2.0	0.00	96.01	77.34	172.17	197.21	2.0
Professional and related .....	1.9	0.00	116.17	47.18	249.89	70.43	1.9
Teachers .....	3.7	—	—	—	—	—	3.7
Primary, secondary, and special education school teachers .....	2.8	0.00	23.65	66.16	12.04	681.78	2.8
Registered nurses .....	3.1	0.00	55.95	86.20	298.24	254.23	3.1
Service .....	2.9	0.00	31.25	27.28	487.67	553.03	2.9
Protective service .....	5.1	—	—	—	—	—	5.1
Sales and office .....	1.4	0.00	42.56	0.00	0.00	194.08	1.4
Sales and related .....	2.3	0.00	57.80	35.30	328.49	246.11	2.3
Office and administrative support .....	1.6	0.00	64.55	0.00	0.00	100.87	1.6
Natural resources, construction, and maintenance	2.1	0.00	40.45	3.44	303.53	206.67	2.1
Construction, extraction, farming, fishing, and forestry .....	3.6	0.00	102.81	0.00	123.31	157.48	3.6
Installation, maintenance, and repair .....	2.7	0.00	57.30	35.94	78.10	67.63	2.7
Production, transportation, and material moving ...	2.0	0.00	27.88	20.48	56.11	205.76	2.0
Production .....	2.5	0.00	15.62	15.53	234.82	194.55	2.5
Transportation and material moving .....	2.7	0.00	54.51	32.08	153.74	357.39	2.7
Full time .....	1.2	0.00	32.78	7.28	179.50	173.83	1.2
Part time .....	5.0	—	—	—	—	—	5.0
Union .....	1.7	0.00	7.73	21.92	16.02	457.91	1.7
Nonunion .....	1.3	0.00	52.80	21.37	186.16	1.43	1.3
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	2.7	—	—	—	—	—	2.7
Lowest 10 percent .....	4.9	—	—	—	—	—	4.9
Second 25 percent .....	1.5	0.00	67.19	0.00	0.00	177.25	1.5
Third 25 percent .....	1.3	0.00	19.27	0.00	23.43	409.59	1.3
Highest 25 percent .....	1.5	0.00	102.96	16.98	164.98	2.05	1.5
Highest 10 percent .....	1.8	0.00	82.64	8.53	302.45	96.38	1.8
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.4	1.10	23.44	17.46	83.39	0.00	2.4
Service-providing industries .....	1.2	0.00	60.35	0.00	15.62	209.75	1.2
Education and health services .....	1.5	0.00	118.40	5.77	113.24	423.91	1.5
Educational services .....	2.5	11.26	66.47	59.25	68.94	153.50	2.5
Elementary and secondary schools .....	3.1	26.51	3.75	0.00	68.63	593.91	3.1
Junior colleges, colleges, and universities .....	3.9	0.00	0.00	19.74	118.18	474.31	3.9
Health care and social assistance .....	1.9	0.00	125.04	0.00	57.05	410.58	1.9
Hospitals .....	2.9	0.00	55.78	79.99	327.34	73.59	2.9
Public administration .....	3.5	0.00	0.00	13.39	344.66	0.00	3.5

See footnotes at end of table.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	1.5	\$0.00	\$15.80	\$3.53	\$273.03	\$71.75	1.5
1 to 49 workers .....	1.7	0.00	11.53	2.50	202.67	115.37	1.7
50 to 99 workers .....	3.3	0.00	42.94	34.47	254.15	225.55	3.3
100 workers or more .....	1.5	0.00	76.43	13.89	307.24	0.47	1.5
100 to 499 workers .....	1.7	0.00	57.42	13.68	303.83	464.94	1.7
500 workers or more .....	2.2	0.00	80.38	108.71	420.58	99.65	2.2
<b>Geographic areas</b>							
New England .....	5.3	—	—	—	—	—	5.3
Middle Atlantic .....	1.6	0.00	0.00	51.30	0.00	0.00	1.6
East North Central .....	2.8	20.83	64.00	95.63	185.35	312.83	2.8
West North Central .....	5.2	32.20	61.56	103.96	186.58	342.27	5.2
South Atlantic .....	2.4	37.44	0.00	143.51	78.10	31.82	2.4
West South Central .....	4.4	63.62	13.25	384.32	320.10	336.45	4.4
Mountain .....	4.5	140.26	41.54	105.65	305.23	860.17	4.5
Pacific .....	2.1	4.06	23.63	15.66	355.70	2.73	2.1

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>3</sup> The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.6	0.6
<b>Worker characteristics</b>		
Management, professional, and related .....	0.7	0.7
Management, business, and financial .....	0.9	0.9
Professional and related .....	0.9	0.9
Teachers .....	2.0	2.0
Primary, secondary, and special education school teachers .....	2.8	2.8
Registered nurses .....	1.2	1.2
Service .....	1.7	1.7
Protective service .....	3.3	3.3
Sales and office .....	0.7	0.7
Sales and related .....	1.5	1.5
Office and administrative support .....	0.8	0.8
Natural resources, construction, and maintenance .....	1.5	1.5
Construction, extraction, farming, fishing, and forestry .....	2.8	2.8
Installation, maintenance, and repair .....	1.7	1.7
Production, transportation, and material moving ...	1.1	1.1
Production .....	1.5	1.5
Transportation and material moving .....	1.3	1.3
Full time .....	0.6	0.6
Union .....	1.4	1.4
Nonunion .....	0.6	0.6
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	1.7	1.7
Second 25 percent .....	1.0	1.0
Third 25 percent .....	0.8	0.8
Highest 25 percent .....	0.6	0.6
Highest 10 percent .....	0.8	0.8
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.1	1.1
Service-providing industries .....	0.7	0.7
Education and health services .....	1.2	1.2
Educational services .....	1.9	1.9
Elementary and secondary schools .....	3.0	3.0
Junior colleges, colleges, and universities .....	2.2	2.2
Health care and social assistance .....	1.6	1.6
Hospitals .....	1.3	1.3
Public administration .....	2.5	2.5

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	0.7	0.7
1 to 49 workers .....	1.0	1.0
50 to 99 workers .....	0.8	0.8
100 workers or more .....	0.7	0.7
100 to 499 workers .....	0.9	0.9
500 workers or more .....	1.0	1.0
<b>Geographic areas</b>		
New England .....	0.8	0.8
Middle Atlantic .....	1.0	1.0
East North Central .....	1.3	1.3
West North Central .....	1.4	1.4
South Atlantic .....	1.3	1.3
East South Central .....	1.7	1.7
West South Central .....	2.1	2.1
Mountain .....	5.8	5.8
Pacific .....	1.6	1.6

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	0.4	0.4	0.2	0.1
<b>Worker characteristics</b>				
Management, professional, and related .....	0.6	0.6	0.1	0.1
Management, business, and financial .....	0.8	0.7	0.4	0.1
Professional and related .....	0.7	0.6	0.1	0.2
Teachers .....	1.2	0.9	—	—
Primary, secondary, and special education school teachers .....	1.2	—	—	0.9
Registered nurses .....	0.9	0.9	—	—
Service .....	0.8	0.8	0.2	0.1
Protective service .....	1.6	1.5	—	—
Sales and office .....	0.5	0.5	0.2	0.1
Sales and related .....	1.0	1.0	—	—
Office and administrative support .....	0.5	0.5	0.1	0.1
Natural resources, construction, and maintenance .....	1.1	1.0	0.5	0.4
Construction, extraction, farming, fishing, and forestry .....	2.1	1.8	—	—
Installation, maintenance, and repair .....	1.4	1.2	0.6	0.4
Production, transportation, and material moving .....	1.2	0.8	1.0	0.7
Production .....	1.8	1.1	1.4	0.8
Transportation and material moving .....	1.4	0.9	0.7	1.1
Full time .....	0.4	0.4	0.2	0.1
Union .....	1.3	1.0	0.9	0.7
Nonunion .....	0.4	0.4	0.1	0.1
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.9	0.8	—	—
Lowest 10 percent .....	3.2	—	—	—
Second 25 percent .....	0.5	0.5	0.2	0.1
Third 25 percent .....	0.6	0.5	0.3	0.1
Highest 25 percent .....	0.6	0.5	0.3	0.3
Highest 10 percent .....	0.8	0.8	0.2	0.2
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.0	0.7	0.8	0.5
Service-providing industries .....	0.5	0.4	0.1	0.1
Education and health services .....	0.8	0.7	0.1	0.2
Educational services .....	1.2	1.1	0.3	0.5
Elementary and secondary schools .....	1.0	0.4	0.5	0.8
Junior colleges, colleges, and universities .....	2.7	2.7	—	—
Health care and social assistance .....	1.0	1.0	—	—
Hospitals .....	1.0	1.0	—	—
Public administration .....	2.1	2.1	—	—

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers .....	0.7	0.7	0.2	0.2
1 to 49 workers .....	0.9	0.9	0.2	0.1
50 to 99 workers .....	1.5	1.4	—	—
100 workers or more .....	0.5	0.5	0.2	0.2
100 to 499 workers .....	0.7	0.7	0.3	0.1
500 workers or more .....	0.7	0.6	0.3	0.3
<b>Geographic areas</b>				
New England .....	1.2	1.1	0.4	0.2
Middle Atlantic .....	0.6	0.6	0.3	0.3
East North Central .....	1.4	1.4	0.8	0.5
West North Central .....	1.4	1.1	—	—
South Atlantic .....	0.6	0.6	—	—
East South Central .....	3.0	2.4	—	—
West South Central .....	1.4	1.4	0.1	0.4
Mountain .....	1.3	1.3	—	—
Pacific .....	1.3	1.2	0.4	0.5

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	1.2	1.3	0.6	0.6	0.7	0.2	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.0	1.4	0.8	0.7	1.0	0.2	0.0
Management, business, and financial .....	1.2	1.5	0.9	0.8	0.5	0.2	0.0
Professional and related .....	1.1	1.7	1.0	0.9	1.2	0.2	0.0
Teachers .....	1.8	2.9	2.2	1.9	2.5	0.6	0.0
Primary, secondary, and special education school teachers .....	2.3	3.5	3.0	2.5	1.9	0.7	1.2
Registered nurses .....	3.0	3.1	2.6	–	–	0.5	0.0
Service .....	6.9	5.3	1.4	1.0	1.2	0.9	0.0
Protective service .....	3.8	4.9	3.1	–	–	0.6	0.0
Sales and office .....	0.9	1.2	0.8	0.7	0.6	0.2	0.0
Sales and related .....	2.4	2.6	1.4	1.5	0.9	0.5	0.0
Office and administrative support .....	1.0	1.4	0.9	0.7	0.7	0.2	0.0
Natural resources, construction, and maintenance	2.8	3.0	1.3	1.7	0.8	0.5	0.0
Construction, extraction, farming, fishing, and forestry .....	3.4	4.6	2.1	–	–	0.7	0.0
Installation, maintenance, and repair .....	3.7	3.4	1.3	1.8	0.6	0.5	0.0
Production, transportation, and material moving ...	1.5	2.0	0.8	0.7	0.6	0.3	0.0
Production .....	1.8	2.5	1.3	–	–	0.3	0.0
Transportation and material moving .....	2.1	2.5	0.7	1.0	0.7	0.4	0.0
Full time .....	1.3	1.4	0.6	0.6	0.7	0.2	0.0
Union .....	2.7	2.5	1.2	1.6	1.8	0.5	0.0
Nonunion .....	1.2	1.3	0.7	0.5	0.5	0.2	0.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	7.6	5.9	1.5	1.6	1.1	1.0	0.0
Second 25 percent .....	1.7	1.9	0.9	0.9	0.6	0.2	0.0
Third 25 percent .....	1.0	1.4	0.8	0.6	1.0	0.2	0.0
Highest 25 percent .....	1.2	1.3	0.8	0.7	0.6	0.2	0.0
Highest 10 percent .....	1.4	1.7	1.1	0.7	0.8	0.2	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.7	2.1	1.3	0.8	0.5	0.2	0.0
Service-providing industries .....	1.4	1.5	0.7	0.6	0.8	0.2	0.0
Education and health services .....	1.5	2.0	1.2	–	–	0.3	0.0
Educational services .....	1.8	2.5	2.0	1.6	2.9	0.5	0.0
Elementary and secondary schools .....	2.5	2.6	2.9	2.1	1.6	0.6	2.0
Junior colleges, colleges, and universities .....	1.7	5.1	1.7	–	–	0.7	0.0
Health care and social assistance .....	2.4	2.6	1.2	–	–	0.4	0.0
Hospitals .....	2.5	2.5	0.8	–	–	0.4	0.0
Public administration .....	3.0	3.5	3.3	–	–	0.5	0.0

See footnotes at end of table.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers .....	1.4	2.0	0.9	1.1	0.6	0.2	0.0
1 to 49 workers .....	1.8	2.4	1.1	1.3	0.7	0.3	0.0
50 to 99 workers .....	1.7	3.0	1.5	2.4	1.0	0.5	0.0
100 workers or more .....	1.7	1.6	0.8	0.5	0.9	0.2	0.0
100 to 499 workers .....	1.2	1.8	1.0	0.8	0.4	0.2	0.0
500 workers or more .....	2.6	2.2	1.0	—	—	0.4	0.0
<b>Geographic areas</b>							
New England .....	1.9	3.1	1.6	2.0	0.4	0.4	0.0
Middle Atlantic .....	0.9	1.7	1.0	1.0	1.1	0.2	0.0
East North Central .....	2.3	2.1	0.9	1.0	0.8	0.4	0.0
West North Central .....	2.9	5.8	2.8	—	—	0.9	0.0
South Atlantic .....	1.5	2.3	2.1	0.6	0.2	0.3	0.0
East South Central .....	—	11.5	1.5	1.9	—	1.6	0.0
West South Central .....	1.7	2.7	0.7	2.4	0.8	0.3	0.0
Mountain .....	2.6	4.8	2.5	—	—	0.6	0.0
Pacific .....	2.7	2.9	1.4	1.2	0.5	0.4	0.0

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2010**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.9	\$0.00	\$0.00	\$263.24	\$0.00	\$0.00	0.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.1	689.56	0.00	0.00	0.00	0.00	1.1
Management, business, and financial .....	1.4	159.01	785.38	657.51	138.40	135.28	1.4
Professional and related .....	1.4	94.21	0.00	598.54	0.00	0.00	1.4
Teachers .....	2.5	775.38	0.00	0.00	583.04	0.00	2.5
Primary, secondary, and special education school teachers .....	3.4	527.64	779.90	245.50	427.78	609.89	3.4
Registered nurses .....	3.1	221.12	0.00	677.47	110.45	0.00	3.1
Service .....	3.0	293.95	0.00	1,479.90	0.00	3,616.78	3.0
Protective service .....	4.5	1,009.78	481.46	529.72	493.96	4,039.49	4.5
Sales and office .....	1.0	0.00	0.00	482.15	0.00	414.13	1.0
Sales and related .....	1.8	719.53	0.00	611.53	0.00	4,545.04	1.8
Office and administrative support .....	1.2	189.11	0.00	475.41	0.00	156.20	1.2
Natural resources, construction, and maintenance	2.5	43.00	78.10	202.45	0.00	468.61	2.5
Construction, extraction, farming, fishing, and forestry .....	3.1	701.39	320.51	518.07	1,331.05	1,383.56	3.1
Installation, maintenance, and repair .....	3.4	411.40	0.00	374.20	0.00	1,280.98	3.4
Production, transportation, and material moving ...	2.0	464.74	0.00	761.72	0.00	1,769.57	2.0
Production .....	2.5	625.25	0.00	445.12	0.00	0.00	2.5
Transportation and material moving .....	2.7	484.56	0.00	634.70	617.16	0.00	2.7
Full time .....	0.9	0.00	0.00	143.16	0.00	0.00	0.9
Union .....	2.1	385.29	0.00	0.00	499.90	156.20	2.1
Nonunion .....	0.8	427.64	0.00	305.14	0.00	0.00	0.8
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	3.1	126.90	0.00	1,394.79	0.00	918.26	3.1
Second 25 percent .....	1.3	0.00	0.00	505.98	0.00	0.00	1.3
Third 25 percent .....	1.2	0.00	0.00	377.33	0.00	0.00	1.2
Highest 25 percent .....	1.0	580.88	0.00	581.12	246.98	0.00	1.0
Highest 10 percent .....	1.3	31.24	531.50	1,408.02	1,385.21	2,120.67	1.3
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.1	244.75	0.00	599.18	1,153.78	0.00	2.1
Service-providing industries .....	0.9	0.00	0.00	449.33	0.00	0.00	0.9
Education and health services .....	1.8	702.92	448.66	460.97	0.00	1,621.60	1.8
Educational services .....	2.7	678.95	0.00	0.00	110.45	0.00	2.7
Elementary and secondary schools .....	3.2	652.52	683.11	450.02	180.40	746.44	3.2
Junior colleges, colleges, and universities	5.2	702.17	0.00	660.42	0.00	1,238.07	5.2
Health care and social assistance .....	2.0	0.00	0.00	161.01	0.00	2,285.13	2.0
Hospitals .....	2.2	736.82	0.00	651.42	0.00	0.00	2.2
Public administration .....	3.3	—	—	—	—	—	3.3

See footnotes at end of table.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2010—Continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	1.2	\$0.00	\$0.00	\$294.08	\$0.00	\$349.28	1.2
1 to 49 workers .....	1.7	488.75	0.00	647.51	0.00	0.00	1.7
50 to 99 workers .....	2.2	0.00	0.00	0.00	0.00	3,291.60	2.2
100 workers or more .....	1.1	0.00	0.00	209.08	0.00	0.00	1.1
100 to 499 workers .....	1.3	580.39	0.00	584.47	0.00	0.00	1.3
500 workers or more .....	1.7	114.93	0.00	1,882.02	1,233.08	558.39	1.7
<b>Geographic areas</b>							
New England .....	2.8	1,332.33	0.00	441.81	0.00	0.00	2.8
Middle Atlantic .....	2.3	0.00	0.00	255.72	0.00	0.00	2.3
East North Central .....	2.1	4.84	0.00	877.60	0.00	0.00	2.1
West North Central .....	4.7	711.78	0.00	574.25	0.00	1,834.99	4.7
South Atlantic .....	2.0	652.25	940.84	505.01	0.00	0.00	2.0
West South Central .....	1.3	687.48	0.00	413.28	0.00	0.00	1.3
Mountain .....	4.4	1,375.43	0.00	970.68	523.93	4,259.03	4.4
Pacific .....	1.3	158.53	0.00	156.20	2,789.09	819.03	1.3

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>3</sup> The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2010**

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	1.1	1.1	0.4	1.0	1.0	0.3	1.6	1.6	0.7
<b>Worker characteristics</b>									
Management, professional, and related .....	1.1	1.1	0.4	1.2	1.2	0.3	1.7	1.7	0.8
Professional and related .....	1.0	1.1	0.4	1.1	1.1	0.4	1.7	1.7	0.9
Teachers .....	1.2	1.2	0.4	1.4	1.4	0.5	2.1	2.1	1.1
Primary, secondary, and special education school teachers .....	1.3	1.4	0.2	1.7	1.6	0.6	2.4	2.4	1.0
Service .....	1.7	1.6	0.5	1.4	1.4	0.8	1.6	1.6	1.1
Protective service .....	1.7	1.7	0.5	2.5	2.4	1.5	2.2	2.1	1.4
Sales and office .....	2.1	2.0	0.7	2.0	2.0	0.2	2.6	2.6	0.6
Office and administrative support .....	2.1	2.0	0.7	1.9	1.9	0.2	2.6	2.6	0.6
Natural resources, construction, and maintenance .....	2.2	2.2	0.3	3.1	3.1	0.5	3.9	3.9	0.6
Production, transportation, and material moving ...	4.3	4.3	0.5	2.0	2.0	0.4	3.5	3.4	1.5
Full time .....	1.0	1.0	0.4	1.2	1.2	0.3	1.9	1.9	0.7
Part time .....	1.3	1.2	1.7	1.3	1.3	0.6	1.1	1.0	1.7
Union .....	1.3	1.3	0.3	1.3	1.2	0.3	1.7	1.7	0.9
Nonunion .....	1.4	1.3	0.7	1.4	1.4	0.5	2.1	2.1	0.7
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.8	1.7	0.8	1.5	1.5	0.2	2.2	2.2	1.1
Lowest 10 percent .....	2.6	2.5	1.2	1.5	1.5	0.3	2.6	2.6	0.7
Second 25 percent .....	1.3	1.3	0.6	1.5	1.5	0.6	2.2	2.2	0.9
Third 25 percent .....	1.5	1.5	0.4	1.6	1.6	0.5	2.0	2.0	0.6
Highest 25 percent .....	1.0	1.1	0.4	1.0	1.0	0.3	1.7	1.7	1.1
Highest 10 percent .....	1.3	1.4	0.6	1.6	1.6	0.2	2.2	2.2	0.6
<b>Establishment characteristics</b>									
Service-providing industries .....	1.1	1.1	0.4	1.0	1.0	0.3	1.7	1.6	0.7
Education and health services .....	1.0	1.0	0.5	1.2	1.2	0.3	2.0	2.0	0.9
Educational services .....	1.0	1.0	0.6	1.3	1.3	0.4	2.0	2.0	1.1
Elementary and secondary schools .....	1.2	1.2	0.2	1.6	1.5	0.4	2.0	1.9	1.1
Junior colleges, colleges, and universities .....	1.9	2.0	2.1	2.7	2.6	0.9	4.9	4.7	1.9
Health care and social assistance .....	2.3	2.4	0.7	2.7	2.6	0.9	4.1	4.1	0.6
Hospitals .....	1.6	2.0	1.0	3.6	3.5	1.1	5.4	5.4	0.7
Public administration .....	1.9	1.9	0.5	1.8	1.7	0.5	1.7	1.6	0.8
1 to 99 workers .....	3.1	3.1	0.9	2.5	2.5	0.4	3.4	3.4	0.6
1 to 49 workers .....	4.2	4.3	1.3	3.7	3.7	0.6	4.3	4.3	0.7
50 to 99 workers .....	4.5	4.3	0.8	3.6	3.6	0.0	4.3	4.2	1.0
100 workers or more .....	1.0	1.0	0.4	1.0	1.0	0.3	1.7	1.7	0.8
100 to 499 workers .....	2.1	2.1	0.4	1.7	1.6	0.8	2.6	2.5	0.5
500 workers or more .....	0.9	0.9	0.5	1.3	1.3	0.3	1.9	1.9	1.0

See footnotes at end of table.

**Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	2.3	2.2	1.2	2.6	2.5	0.8	3.4	3.3	1.3
Local government .....	1.1	1.1	0.2	1.0	1.0	0.3	1.6	1.6	0.7
<b>Geographic areas</b>									
New England .....	2.4	2.4	1.2	1.0	1.0	0.0	4.1	3.8	2.2
Middle Atlantic .....	1.8	1.9	0.2	2.6	2.6	0.2	1.8	1.7	0.6
East North Central .....	2.0	2.2	1.5	1.5	1.5	0.8	2.8	2.7	1.3
West North Central .....	3.8	3.9	0.5	3.0	3.0	0.0	8.6	9.0	1.0
South Atlantic .....	2.7	2.6	0.9	3.7	3.6	1.2	4.8	4.5	1.8
East South Central .....	5.5	4.7	3.5	—	—	—	5.8	5.5	3.2
West South Central .....	3.2	3.2	0.5	1.6	1.6	0.5	2.2	2.2	1.5
Mountain .....	2.2	2.9	1.2	5.1	5.1	( <sup>3</sup> )	9.1	9.8	3.8
Pacific .....	3.1	3.0	0.2	2.0	2.0	0.2	1.4	1.4	0.4

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

<sup>3</sup> Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 18. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.4	1.4
<b>Worker characteristics</b>		
Management, professional, and related .....	1.4	1.4
Professional and related .....	1.5	1.5
Teachers .....	1.3	1.3
Primary, secondary, and special education school teachers .....	1.1	1.1
Service .....	1.8	1.8
Protective service .....	1.8	1.8
Sales and office .....	1.9	1.9
Office and administrative support .....	2.0	2.0
Natural resources, construction, and maintenance	1.8	1.8
Production, transportation, and material moving ...	1.8	1.8
Full time .....	1.4	1.4
Part time .....	2.0	2.0
Union .....	0.8	0.8
Nonunion .....	2.6	2.6
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	3.0	3.0
Second 25 percent .....	1.6	1.6
Third 25 percent .....	1.4	1.4
Highest 25 percent .....	1.1	1.1
Highest 10 percent .....	1.7	1.7
<b>Establishment characteristics</b>		
Service-providing industries .....	1.4	1.4
Education and health services .....	1.8	1.8
Educational services .....	2.0	2.0
Elementary and secondary schools .....	1.4	1.4
Health care and social assistance .....	2.6	2.6
Hospitals .....	3.2	3.2
Public administration .....	1.7	1.7
1 to 99 workers .....	2.1	2.1
1 to 49 workers .....	2.4	2.4
100 workers or more .....	1.4	1.4
100 to 499 workers .....	2.1	2.1
500 workers or more .....	1.7	1.7

See footnotes at end of table.

**Table 18. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	3.9	3.9
Local government .....	0.9	0.9
<b>Geographic areas</b>		
Middle Atlantic .....	1.1	1.1
East North Central .....	3.3	3.3
West North Central .....	2.2	2.2
South Atlantic .....	2.5	2.5
West South Central .....	1.9	1.9
Mountain .....	2.2	2.2
Pacific .....	0.5	0.5

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See

Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 19. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	2.1	0.3	1.9	0.7	0.3
<b>Worker characteristics</b>					
Management, professional, and related .....	2.2	0.3	2.0	0.8	0.4
Professional and related .....	2.3	0.4	2.1	0.8	0.2
Teachers .....	2.3	0.4	2.3	1.0	0.2
Primary, secondary, and special education school teachers .....	2.4	0.5	2.4	1.2	0.3
Service .....	2.4	0.5	2.3	1.0	0.5
Protective service .....	3.2	0.8	3.2	1.7	0.8
Sales and office .....	3.1	0.5	2.8	1.4	0.5
Office and administrative support .....	3.1	0.5	2.8	1.2	0.4
Natural resources, construction, and maintenance .....	3.2	–	3.2	1.2	–
Production, transportation, and material moving ...	3.9	0.9	4.6	–	–
Full time .....	2.1	0.3	2.0	0.7	0.3
Part time .....	3.6	0.8	3.4	1.0	0.9
Union .....	1.9	0.3	1.7	0.8	0.1
Nonunion .....	3.1	0.4	2.8	1.1	0.6
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	3.3	0.3	3.2	1.1	0.6
Lowest 10 percent .....	4.2	–	4.5	1.3	–
Second 25 percent .....	2.9	0.4	2.7	0.9	0.6
Third 25 percent .....	2.5	0.6	2.3	1.4	0.5
Highest 25 percent .....	1.6	0.3	1.6	0.6	0.2
Highest 10 percent .....	2.5	0.3	2.4	0.9	0.1
<b>Establishment characteristics</b>					
Service-providing industries .....	2.1	0.3	1.9	0.7	0.3
Education and health services .....	2.5	0.4	2.3	0.9	0.2
Educational services .....	2.6	0.4	2.5	1.0	0.3
Elementary and secondary schools .....	2.2	0.3	2.2	1.2	0.3
Junior colleges, colleges, and universities .....	6.4	1.4	6.2	1.5	0.9
Health care and social assistance .....	4.0	–	3.9	0.4	–
Hospitals .....	4.6	–	4.4	–	–
Public administration .....	2.9	0.5	2.7	0.6	0.6
1 to 99 workers .....	3.9	0.1	4.2	1.1	1.8
1 to 49 workers .....	5.1	–	5.8	1.9	–
50 to 99 workers .....	5.2	–	4.8	–	–
100 workers or more .....	2.1	0.3	1.9	0.7	0.2
100 to 499 workers .....	3.1	–	3.2	0.8	–
500 workers or more .....	2.5	0.4	2.2	0.9	0.2

See footnotes at end of table.

**Table 19. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government .....	4.6	0.8	4.3	1.2	0.8
Local government .....	1.7	0.3	1.6	0.8	0.2
<b>Geographic areas</b>					
Middle Atlantic .....	3.1	—	3.5	0.8	—
East North Central .....	3.5	—	3.2	1.0	—
West North Central .....	10.8	—	10.1	2.2	—
South Atlantic .....	5.5	0.7	3.7	2.7	1.4
East South Central .....	11.6	—	—	—	—
West South Central .....	3.0	—	2.9	—	—
Mountain .....	3.3	—	5.0	—	—
Pacific .....	1.6	0.6	1.8	—	—

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	–	3.3	2.5	4.4	–	( <sup>2</sup> )	0.1
<b>Worker characteristics</b>							
Management, professional, and related .....	–	3.9	2.9	5.1	–	( <sup>2</sup> )	0.0
Professional and related .....	–	4.1	3.1	5.3	0.4	( <sup>2</sup> )	0.0
Teachers .....	–	4.7	2.8	5.1	0.7	( <sup>2</sup> )	0.0
Primary, secondary, and special education school teachers .....	–	4.9	3.3	4.4	0.5	( <sup>2</sup> )	0.1
Service .....	–	4.2	2.8	4.5	1.8	0.1	–
Protective service .....	–	5.9	2.9	5.1	3.2	0.1	0.3
Sales and office .....	–	4.1	3.2	5.4	0.9	( <sup>2</sup> )	0.4
Office and administrative support .....	–	4.1	3.3	5.4	1.0	( <sup>2</sup> )	0.4
Natural resources, construction, and maintenance .....	–	5.4	3.8	4.6	–	0.1	( <sup>2</sup> )
Production, transportation, and material moving .....	–	6.0	5.8	4.9	–	0.1	0.1
Full time .....	–	3.3	2.5	4.4	–	( <sup>2</sup> )	0.0
Part time .....	–	6.8	6.2	5.1	–	0.1	–
Union .....	–	2.9	2.7	2.9	–	( <sup>2</sup> )	0.0
Nonunion .....	–	4.6	3.3	6.0	–	0.1	0.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	5.9	4.4	7.1	0.5	0.1	0.3
Lowest 10 percent .....	–	8.6	5.9	–	1.0	0.1	0.1
Second 25 percent .....	–	3.5	3.2	5.0	1.1	( <sup>2</sup> )	0.1
Third 25 percent .....	–	4.0	2.7	4.5	–	( <sup>2</sup> )	–
Highest 25 percent .....	–	2.9	2.4	3.6	–	( <sup>2</sup> )	0.0
Highest 10 percent .....	–	4.7	3.7	6.3	–	( <sup>2</sup> )	0.0
<b>Establishment characteristics</b>							
Service-providing industries .....	–	3.3	2.5	4.4	–	( <sup>2</sup> )	0.1
Education and health services .....	–	4.9	2.8	6.4	0.4	0.1	0.0
Educational services .....	–	4.7	2.8	6.2	0.3	0.1	0.0
Elementary and secondary schools .....	–	3.8	2.9	4.2	0.3	( <sup>2</sup> )	0.0
Junior colleges, colleges, and universities .....	–	9.1	4.5	–	0.9	0.1	–
Health care and social assistance .....	–	7.8	4.8	–	1.1	0.1	–
Hospitals .....	–	10.4	4.9	–	1.6	0.1	–
Public administration .....	–	4.4	3.3	2.9	–	( <sup>2</sup> )	0.2
1 to 99 workers .....	–	7.1	7.5	–	1.6	0.1	0.3
1 to 49 workers .....	–	8.3	7.6	–	–	0.1	0.3
50 to 99 workers .....	–	9.1	9.7	–	–	0.1	0.3
100 workers or more .....	–	3.4	2.4	4.5	–	( <sup>2</sup> )	0.1
100 to 499 workers .....	–	4.5	4.5	4.9	1.6	( <sup>2</sup> )	0.1
500 workers or more .....	–	4.2	2.7	5.4	–	( <sup>2</sup> )	0.2

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government .....	—	6.8	5.1	—	0.5	0.1	0.0
Local government .....	—	2.7	2.1	2.7	—	( <sup>2</sup> )	0.3
<b>Geographic areas</b>							
Middle Atlantic .....	—	5.3	4.9	2.6	3.9	0.1	0.0
East North Central .....	—	5.7	2.4	4.9	0.5	0.1	0.0
West North Central .....	—	9.7	—	—	—	0.1	0.2
South Atlantic .....	—	4.7	4.3	4.7	1.3	( <sup>2</sup> )	0.2
West South Central .....	—	6.5	7.8	5.2	—	( <sup>2</sup> )	0.0
Mountain .....	—	7.3	—	—	—	( <sup>2</sup> )	0.0
Pacific .....	—	4.5	4.2	—	0.7	0.1	0.0

<sup>1</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>2</sup> Less than 0.05.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, National Compensation Survey, March 2010**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0.00	\$0.00	\$0.00	\$468.61	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	0.00	0.00	0.00	7,272.76	0.00
Professional and related .....	0.00	0.00	624.82	7,051.75	0.00
Teachers .....	2,479.68	0.00	420.59	0.00	0.00
Service .....	0.00	0.00	0.00	6,472.14	0.00
Protective service .....	0.00	3,471.83	6,400.59	5,359.18	0.00
Sales and office .....	0.00	0.00	0.00	5,061.62	0.00
Office and administrative support .....	0.00	0.00	1,514.46	4,132.80	0.00
Full time .....	0.00	0.00	0.00	1,859.77	0.00
Part time .....	270.55	4,978.08	4,877.50	0.00	0.00
Union .....	0.00	0.00	0.00	0.00	0.00
Nonunion .....	0.00	0.00	0.00	1,913.11	3,936.24
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.00	0.00	1,794.66	781.02	0.00
Lowest 10 percent .....	0.00	0.00	781.02	1,352.77	5,080.87
Second 25 percent .....	0.00	0.00	441.81	2,590.37	0.00
Third 25 percent .....	0.00	0.00	2,542.83	2,353.41	0.00
Highest 25 percent .....	0.00	0.00	0.00	0.00	0.00
<b>Establishment characteristics</b>					
Service-providing industries .....	0.00	0.00	0.00	0.00	0.00
Education and health services .....	0.00	0.00	0.00	8,155.64	0.00
Educational services .....	0.00	0.00	1,179.32	7,405.34	0.00
Junior colleges, colleges, and universities .....	0.00	1,137.19	2,816.03	7,405.26	0.00
Health care and social assistance .....	0.00	0.00	2,705.55	2,283.22	0.00
Hospitals .....	0.00	0.00	5,522.68	11,580.13	0.00
Public administration .....	0.00	0.00	897.33	4,939.64	0.00
1 to 99 workers .....	0.00	0.00	2,816.03	0.00	5,844.66
1 to 49 workers .....	0.00	0.00	0.00	0.00	14,525.38
50 to 99 workers .....	0.00	0.00	4,620.61	6,049.79	8,154.14
100 workers or more .....	0.00	0.00	0.00	1,199.83	0.00
500 workers or more .....	0.00	0.00	0.00	3,024.90	0.00

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$0.00	\$0.00	\$6,100.00	\$781.02	\$0.00
Local government .....	1,431.64	0.00	0.00	5,990.52	0.00
<b>Geographic areas</b>					
East North Central .....	0.00	3,768.39	3,686.57	0.00	0.00
West North Central .....	0.00	2,707.80	4,132.80	11,741.38	0.00
South Atlantic .....	1,957.24	0.00	4,712.76	5,577.63	0.00
Mountain .....	0.00	0.00	0.00	7,065.58	0.00
Pacific .....	0.00	0.00	5,844.66	3,492.85	0.00

<sup>1</sup> Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	2.4	2.3	1.0	1.9
<b>Worker characteristics</b>				
Management, professional, and related .....	2.7	2.5	1.2	1.9
Professional and related .....	3.2	2.6	1.5	2.5
Teachers .....	4.5	4.2	2.7	3.3
Primary, secondary, and special education school teachers .....	6.2	5.9	–	–
Service .....	3.4	3.1	1.7	2.7
Protective service .....	6.0	5.3	–	–
Sales and office .....	3.6	3.1	1.0	3.9
Office and administrative support .....	3.5	3.2	1.0	3.3
Natural resources, construction, and maintenance .....	6.4	5.8	–	–
Production, transportation, and material moving ...	6.9	6.2	–	–
Full time .....	2.5	2.4	1.0	2.0
Part time .....	5.7	2.0	2.7	4.4
Union .....	3.0	3.3	1.7	1.7
Nonunion .....	3.6	2.8	0.2	3.5
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	5.2	4.0	0.7	4.5
Lowest 10 percent .....	6.2	5.3	0.9	6.1
Second 25 percent .....	2.9	2.8	1.0	2.3
Third 25 percent .....	3.5	3.0	1.4	2.6
Highest 25 percent .....	2.2	2.2	1.5	1.0
<b>Establishment characteristics</b>				
Service-providing industries .....	2.4	2.3	1.0	1.9
Education and health services .....	3.5	3.5	1.2	2.6
Educational services .....	4.0	4.0	1.3	3.1
Elementary and secondary schools .....	4.5	5.0	1.7	4.2
Junior colleges, colleges, and universities .....	3.9	–	2.0	–
Health care and social assistance .....	5.0	–	–	1.5
Hospitals .....	7.3	–	–	2.6
Public administration .....	3.8	3.2	1.4	2.1
1 to 99 workers .....	6.6	8.5	–	–
1 to 49 workers .....	10.4	–	–	2.5
50 to 99 workers .....	–	9.3	–	–
100 workers or more .....	2.5	2.3	1.1	1.8
100 to 499 workers .....	5.1	4.1	3.3	2.9
500 workers or more .....	2.8	2.7	0.8	2.0

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
State government .....	2.1	—	1.2	—
Local government .....	2.7	2.9	1.2	2.7
<b>Geographic areas</b>				
New England .....	—	9.0	—	—
Middle Atlantic .....	3.3	1.6	3.4	2.4
East North Central .....	5.0	—	—	7.0
South Atlantic .....	8.5	—	—	—
West South Central .....	11.6	—	—	—
Mountain .....	4.7	5.5	—	—
Pacific .....	3.0	1.7	1.4	1.2

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more

details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.2	1.2
<b>Worker characteristics</b>		
Management, professional, and related .....	1.3	1.3
Professional and related .....	1.5	1.5
Teachers .....	2.6	2.6
Service .....	2.3	2.3
Protective service .....	4.4	4.4
Sales and office .....	2.2	2.2
Office and administrative support .....	2.3	2.3
Natural resources, construction, and maintenance .....	2.8	2.8
Full time .....	1.3	1.3
Part time .....	2.3	2.3
Union .....	1.9	1.9
Nonunion .....	1.4	1.4
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	2.2	2.2
Lowest 10 percent .....	2.8	2.8
Second 25 percent .....	1.6	1.6
Third 25 percent .....	1.7	1.7
Highest 25 percent .....	1.4	1.4
<b>Establishment characteristics</b>		
Service-providing industries .....	1.3	1.3
Education and health services .....	1.6	1.6
Educational services .....	1.4	1.4
Elementary and secondary schools .....	1.9	1.9
Junior colleges, colleges, and universities .....	0.9	0.9
Health care and social assistance .....	4.6	4.6
Hospitals .....	5.7	5.7
Public administration .....	1.9	1.9
100 workers or more .....	1.3	1.3
100 to 499 workers .....	3.9	3.9
500 workers or more .....	1.1	1.1

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	1.9	1.9
Local government .....	1.5	1.5
<b>Geographic areas</b>		
New England .....	—	0.0
Middle Atlantic .....	3.5	3.5
East North Central .....	3.9	3.9
West South Central .....	—	0.0
Mountain .....	3.2	3.2
Pacific .....	1.6	1.6

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	1.0	0.2	1.5	1.1	0.5
<b>Worker characteristics</b>					
Management, professional, and related .....	—	—	1.9	1.0	0.7
Professional and related .....	—	—	2.4	0.9	0.8
Teachers .....	—	—	4.1	1.4	1.5
Primary, secondary, and special education school teachers .....	—	—	6.6	2.0	1.5
Service .....	1.1	—	2.9	2.7	—
Protective service .....	—	—	5.4	—	—
Sales and office .....	—	—	2.2	1.9	1.4
Office and administrative support .....	—	—	2.4	2.0	1.5
Natural resources, construction, and maintenance .....	—	—	3.7	3.2	—
Production, transportation, and material moving ...	—	—	5.5	—	—
Full time .....	1.1	0.3	1.5	1.1	0.5
Part time .....	1.5	—	3.1	2.2	—
Union .....	1.7	0.3	1.9	1.0	0.8
Nonunion .....	—	—	2.0	2.0	0.4
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	—	—	1.9	1.2	0.8
Lowest 10 percent .....	—	—	2.7	—	—
Second 25 percent .....	1.1	—	2.8	2.6	—
Third 25 percent .....	—	—	2.7	1.0	0.5
Highest 25 percent .....	0.9	0.5	1.7	1.4	0.7
<b>Establishment characteristics</b>					
Service-providing industries .....	1.0	0.2	1.5	1.1	0.5
Education and health services .....	—	—	1.8	0.9	0.8
Educational services .....	2.0	0.5	2.1	1.1	1.0
Elementary and secondary schools .....	—	—	2.5	1.0	1.3
Junior colleges, colleges, and universities .....	—	—	3.4	3.3	—
Health care and social assistance .....	—	—	1.9	1.4	—
Hospitals .....	—	—	1.5	1.3	—
Public administration .....	0.9	—	2.3	2.0	—
1 to 99 workers .....	—	—	3.7	—	—
1 to 49 workers .....	—	—	4.9	—	—
50 to 99 workers .....	—	—	3.5	—	—
100 workers or more .....	1.1	0.3	1.5	1.2	0.5
100 to 499 workers .....	—	1.3	2.6	1.9	—
500 workers or more .....	1.3	0.1	1.7	1.3	0.6

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government .....	—	—	2.7	2.6	—
Local government .....	1.4	0.3	1.6	1.0	0.7
<b>Geographic areas</b>					
New England .....	—	—	8.1	—	—
Middle Atlantic .....	1.1	0.2	2.0	0.2	0.9
East North Central .....	1.1	—	3.0	2.3	—
South Atlantic .....	—	—	4.5	3.7	—
West South Central .....	—	—	6.1	—	—
Mountain .....	—	—	3.8	—	—
Pacific .....	—	—	2.9	1.6	1.5

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.8	6.1	2.2	0.0	0.0	0.0	1.8
<b>Worker characteristics</b>							
Management, professional, and related .....	1.7	–	–	–	–	–	1.7
Professional and related .....	1.9	5.0	1.4	0.0	21.1	0.0	1.9
Teachers .....	2.6	2.9	2.3	0.0	0.0	0.0	2.6
Primary, secondary, and special education school teachers .....	3.2	0.9	1.8	2.2	0.0	0.0	3.2
Service .....	2.9	6.5	2.1	0.0	0.0	0.0	2.9
Protective service .....	3.0	–	–	–	–	–	3.0
Sales and office .....	2.6	4.4	2.2	0.0	0.0	6.6	2.6
Office and administrative support .....	2.7	4.7	2.2	0.0	0.0	10.8	2.7
Natural resources, construction, and maintenance .....	3.0	–	–	–	–	–	3.0
Production, transportation, and material moving ...	6.7	–	–	–	–	–	6.7
Full time .....	1.7	6.1	2.7	0.0	6.9	0.0	1.7
Part time .....	3.7	1.5	0.0	0.0	0.0	9.8	3.7
Union .....	2.1	9.0	2.6	0.0	0.0	0.0	2.1
Nonunion .....	2.4	2.7	1.3	0.0	11.0	0.0	2.4
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	3.6	–	–	–	–	–	3.6
Second 25 percent .....	2.2	4.8	0.7	0.0	0.0	0.0	2.2
Third 25 percent .....	1.7	–	–	–	–	–	1.7
Highest 25 percent .....	1.8	6.5	1.7	0.0	0.0	0.0	1.8
<b>Establishment characteristics</b>							
Service-providing industries .....	1.8	5.8	2.3	0.0	0.0	0.0	1.8
Education and health services .....	2.4	1.0	1.4	0.0	21.7	0.0	2.4
Educational services .....	2.7	1.5	2.8	0.0	3.0	0.0	2.7
Elementary and secondary schools .....	3.5	1.0	0.0	0.0	0.0	0.0	3.5
Junior colleges, colleges, and universities .....	2.0	1.7	0.0	0.0	2.2	0.0	2.0
Health care and social assistance .....	1.9	3.1	0.0	0.0	0.0	0.0	1.9
Public administration .....	1.6	–	–	–	–	–	1.6
1 to 99 workers:							
1 to 49 workers .....	1.0	1.3	1.6	0.0	2.7	0.0	1.0
100 workers or more .....	1.8	7.6	2.2	0.0	0.0	0.0	1.8
100 to 499 workers .....	2.9	2.6	5.5	0.0	0.0	15.4	2.9
500 workers or more .....	1.9	1.0	1.4	0.0	3.5	0.0	1.9

See footnotes at end of table.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	0.9	—	—	—	—	—	0.9
Local government .....	2.4	—	—	—	—	—	2.4
<b>Geographic areas</b>							
Middle Atlantic .....	2.6	0.0	0.0	0.0	0.0	0.0	2.6
East North Central .....	7.4	—	—	—	—	—	7.4
South Atlantic .....	1.3	—	—	—	—	—	1.3
Pacific .....	2.8	—	—	—	—	—	2.8

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	—	2.7	0.5	2.5	1.5	1.7	0.6	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	—	2.8	0.9	2.9	1.2	2.0	0.7	0.0
Professional and related .....	—	3.0	0.9	2.6	1.3	2.5	0.9	0.0
Teachers .....	—	4.1	0.9	2.9	1.6	3.3	1.4	1.6
Primary, secondary, and special education school teachers .....	—	5.2	1.1	2.2	2.2	3.6	1.4	5.6
Service .....	—	3.5	0.8	3.5	2.6	1.5	0.7	0.0
Protective service .....	—	6.0	—	5.9	4.6	2.8	1.2	0.0
Sales and office .....	—	3.8	1.2	4.0	3.6	2.0	0.7	0.0
Office and administrative support .....	—	3.6	1.3	3.7	3.0	2.1	0.7	0.0
Natural resources, construction, and maintenance .....	—	6.8	—	6.0	—	—	2.4	0.0
Production, transportation, and material moving .....	—	7.0	—	7.9	—	—	1.4	0.0
Full time .....	—	2.7	0.5	2.6	1.5	1.7	0.6	0.0
Part time .....	—	5.2	3.3	2.8	3.7	—	1.4	2.4
Union .....	—	2.2	0.8	3.5	2.5	2.1	0.6	0.0
Nonunion .....	—	4.1	0.7	3.2	1.7	2.8	1.1	3.9
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	—	4.8	0.9	4.4	3.0	3.8	1.5	0.0
Lowest 10 percent .....	—	7.4	1.4	7.3	—	—	1.7	3.4
Second 25 percent .....	—	3.8	0.8	3.4	2.2	1.7	0.7	0.0
Third 25 percent .....	—	3.4	0.9	3.6	1.9	1.7	0.6	0.0
Highest 25 percent .....	—	2.1	1.4	2.5	1.8	2.3	0.7	0.0
<b>Establishment characteristics</b>								
Service-providing industries .....	—	2.7	0.5	2.5	1.5	1.7	0.6	0.0
Education and health services .....	—	3.4	1.0	2.8	1.5	2.8	1.1	0.0
Educational services .....	—	3.8	1.0	2.9	1.2	3.3	1.4	3.0
Elementary and secondary schools .....	—	4.2	0.9	3.6	1.7	3.1	0.9	2.8
Junior colleges, colleges, and universities .....	—	4.9	4.2	4.0	1.0	—	4.1	3.5
Health care and social assistance .....	—	3.3	3.4	5.3	4.6	—	0.6	0.0
Hospitals .....	—	—	—	6.1	—	—	0.9	0.0
Public administration .....	—	3.8	0.4	4.7	2.7	1.7	0.7	0.0
1 to 99 workers .....	—	9.1	—	6.5	—	0.9	1.3	0.0
1 to 49 workers .....	—	10.5	—	7.9	—	—	1.6	—
50 to 99 workers .....	—	—	—	10.7	—	2.4	1.5	0.0
100 workers or more .....	—	2.4	0.6	2.7	1.4	1.9	0.7	0.0
100 to 499 workers .....	—	5.2	—	6.0	3.3	3.7	1.3	0.0
500 workers or more .....	—	2.5	0.7	2.5	1.3	2.1	0.8	0.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government .....	—	2.9	2.0	5.8	1.2	—	1.6	0.0
Local government .....	—	3.0	0.4	2.2	1.9	1.7	0.6	0.0
<b>Geographic areas</b>								
New England .....	—	—	—	—	3.1	10.4	6.6	—
Middle Atlantic .....	—	4.3	0.5	1.8	4.1	1.2	0.7	0.0
East North Central .....	—	7.6	—	5.9	—	3.2	1.3	9.4
South Atlantic .....	—	6.3	—	5.8	1.2	2.2	1.1	0.0
West South Central .....	—	—	—	10.4	—	—	2.5	0.0
Mountain .....	—	—	—	4.2	—	—	1.7	3.5
Pacific .....	—	2.9	3.7	6.1	2.3	—	0.5	2.7

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	2.4	\$35.01	\$0.00	\$67.82	\$113.80	\$160.04	2.4
<b>Worker characteristics</b>							
Management, professional, and related .....	2.3	–	–	–	–	–	2.3
Professional and related .....	2.5	37.08	69.32	18.13	28.50	329.92	2.5
Teachers .....	3.4	16.06	75.99	0.00	66.12	492.46	3.4
Primary, secondary, and special education school teachers .....	3.5	13.25	47.98	0.00	132.69	571.87	3.5
Service .....	4.0	16.40	0.00	62.75	60.65	91.24	4.0
Protective service .....	6.8	0.00	34.49	68.37	120.81	305.43	6.8
Sales and office .....	3.5	0.00	0.00	49.04	64.16	145.44	3.5
Office and administrative support .....	3.2	0.00	0.00	37.90	114.54	103.82	3.2
Natural resources, construction, and maintenance .....	7.1	–	–	–	–	–	7.1
Production, transportation, and material moving .....	8.1	44.08	4.69	140.96	35.72	174.95	8.1
Full time .....	2.4	47.35	17.19	62.43	87.09	110.30	2.4
Part time .....	5.3	14.14	11.25	7.81	25.15	163.80	5.3
Union .....	2.6	0.00	17.13	31.36	154.79	195.74	2.6
Nonunion .....	3.9	199.43	57.49	0.00	160.46	516.75	3.9
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	4.4	2.34	0.00	23.55	72.09	223.49	4.4
Lowest 10 percent .....	6.6	–	–	–	–	–	6.6
Second 25 percent .....	3.2	0.00	0.00	54.08	1.25	179.33	3.2
Third 25 percent .....	2.7	34.58	0.00	92.78	138.89	35.79	2.7
Highest 25 percent .....	2.1	0.00	0.00	0.00	102.51	485.60	2.1
<b>Establishment characteristics</b>							
Service-providing industries .....	2.4	38.27	0.00	63.19	95.85	153.93	2.4
Education and health services .....	3.2	9.90	154.46	31.02	61.91	398.20	3.2
Educational services .....	3.5	–	–	–	–	–	3.5
Elementary and secondary schools .....	3.4	–	–	–	–	–	3.4
Health care and social assistance .....	8.2	0.00	7.90	49.00	131.86	178.93	8.2
Hospitals .....	11.1	–	–	–	–	–	11.1
Public administration .....	3.5	0.00	0.00	13.39	344.66	0.00	3.5
1 to 99 workers .....	6.8	–	–	–	–	–	6.8
1 to 49 workers .....	8.8	55.61	148.39	81.37	0.00	0.00	8.8
50 to 99 workers .....	11.2	0.00	117.47	327.22	592.72	222.84	11.2
100 workers or more .....	2.5	48.59	0.00	25.02	71.35	140.89	2.5
100 to 499 workers .....	6.5	–	–	–	–	–	6.5
500 workers or more .....	2.5	21.87	0.00	8.42	107.60	162.03	2.5

See footnotes at end of table.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	4.3	\$0.00	\$33.15	\$46.33	\$0.00	\$0.00	4.3
Local government .....	2.8	—	—	—	—	—	2.8
<b>Geographic areas</b>							
Middle Atlantic .....	3.3	0.00	0.00	89.18	19.46	0.00	3.3
East North Central .....	5.6	125.94	98.17	232.09	0.00	108.22	5.6
South Atlantic .....	3.4	0.00	59.63	0.00	0.00	658.43	3.4
West South Central .....	10.0	—	—	—	—	—	10.0
Pacific .....	2.2	—	—	—	—	—	2.2

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	2.1	2.1
<b>Worker characteristics</b>		
Management, professional, and related .....	2.0	2.0
Professional and related .....	2.0	2.0
Teachers .....	2.7	2.7
Primary, secondary, and special education school teachers .....	3.2	3.2
Service .....	2.4	2.4
Protective service .....	3.2	3.2
Sales and office .....	2.9	2.9
Office and administrative support .....	3.1	3.1
Full time .....	2.2	2.2
Part time .....	4.1	4.1
Union .....	2.4	2.4
Nonunion .....	2.5	2.5
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	4.7	4.7
Second 25 percent .....	2.3	2.3
Third 25 percent .....	2.7	2.7
Highest 25 percent .....	2.0	2.0
Highest 10 percent .....	3.1	3.1
<b>Establishment characteristics</b>		
Service-providing industries .....	2.2	2.2
Education and health services .....	2.4	2.4
Educational services .....	2.6	2.6
Elementary and secondary schools .....	3.3	3.3
Junior colleges, colleges, and universities .....	4.5	4.5
Health care and social assistance .....	3.7	3.7
Hospitals .....	4.4	4.4
Public administration .....	2.5	2.5
100 workers or more .....	1.9	1.9
100 to 499 workers .....	3.3	3.3
500 workers or more .....	2.2	2.2

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	4.2	4.2
Local government .....	2.5	2.5
<b>Geographic areas</b>		
Middle Atlantic .....	1.4	1.4
East North Central .....	3.4	3.4
West North Central .....	2.8	2.8
South Atlantic .....	1.3	1.3
Mountain .....	11.0	11.0

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for

more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	1.2	1.1	0.3	0.4
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	1.2	0.4	0.5
Professional and related .....	1.4	1.2	0.4	0.5
Teachers .....	1.2	0.7	—	—
Primary, secondary, and special education school teachers .....	1.4	—	—	—
Service .....	1.6	1.5	—	—
Protective service .....	2.0	1.9	—	—
Sales and office .....	1.6	1.5	—	—
Office and administrative support .....	1.6	1.6	—	—
Natural resources, construction, and maintenance	1.2	—	—	—
Production, transportation, and material moving ...	2.3	—	—	—
Full time .....	1.2	1.0	0.3	0.3
Part time .....	2.7	2.2	—	—
Union .....	1.4	1.0	—	—
Nonunion .....	1.4	1.4	—	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.6	1.5	—	—
Lowest 10 percent .....	1.7	1.7	—	—
Second 25 percent .....	1.8	1.6	—	—
Third 25 percent .....	1.6	1.5	—	—
Highest 25 percent .....	1.1	0.7	0.5	0.7
Highest 10 percent .....	1.5	—	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	1.2	1.1	0.3	0.4
Education and health services .....	1.3	1.1	—	—
Educational services .....	1.3	1.0	—	—
Elementary and secondary schools .....	1.2	—	0.6	—
Junior colleges, colleges, and universities	4.2	—	—	—
Health care and social assistance .....	3.1	—	—	—
Hospitals .....	3.4	—	—	—
Public administration .....	2.1	2.1	—	—
1 to 99 workers .....	2.8	2.7	1.1	—
1 to 49 workers .....	4.3	—	1.9	—
50 to 99 workers .....	3.6	—	—	—
100 workers or more .....	1.3	1.1	0.3	0.4
100 to 499 workers .....	1.2	0.9	—	—
500 workers or more .....	1.6	1.5	—	—

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government .....	4.1	—	0.5	—
Local government .....	0.7	0.4	0.3	0.5
<b>Geographic areas</b>				
New England .....	1.1	—	—	—
Middle Atlantic .....	2.2	0.7	—	—
East North Central .....	4.4	—	—	—
West North Central .....	2.1	—	—	—
South Atlantic .....	1.0	—	—	—
East South Central .....	9.5	—	—	—
West South Central .....	0.0	—	—	—
Mountain .....	1.9	—	—	—
Pacific .....	2.8	—	0.9	—

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	2.1	2.6	2.3	–	–	0.6	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.9	2.8	2.5	–	–	0.6	1.1
Professional and related .....	2.0	3.0	2.8	–	–	0.6	2.4
Teachers .....	2.2	3.3	2.9	–	–	0.7	3.5
Primary, secondary, and special education school teachers .....	2.4	3.7	3.3	2.8	2.3	0.8	4.2
Service .....	3.3	3.0	2.3	1.5	2.4	0.6	0.0
Protective service .....	4.5	5.4	3.8	–	–	0.7	0.0
Sales and office .....	3.0	3.8	3.9	–	–	0.7	0.0
Office and administrative support .....	3.1	3.9	3.9	–	–	0.7	0.0
Natural resources, construction, and maintenance .....	3.1	5.6	5.7	–	–	0.7	0.0
Production, transportation, and material moving .....	5.7	6.2	–	–	–	1.1	0.0
Full time .....	2.0	2.7	2.4	–	–	0.5	0.0
Part time .....	5.9	3.8	–	4.4	–	1.3	0.0
Union .....	2.9	2.6	–	2.7	–	0.8	0.0
Nonunion .....	2.0	3.5	3.4	–	–	0.5	0.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	3.1	4.1	3.7	–	–	0.6	0.0
Lowest 10 percent .....	4.4	6.1	4.2	–	–	0.7	0.0
Second 25 percent .....	3.3	4.0	3.1	–	–	0.9	0.0
Third 25 percent .....	2.2	3.2	2.5	–	–	0.6	0.0
Highest 25 percent .....	1.9	2.5	2.4	1.6	2.9	0.6	0.0
Highest 10 percent .....	2.6	4.0	2.7	–	–	0.7	0.0
<b>Establishment characteristics</b>							
Service-providing industries .....	2.1	2.6	2.4	–	–	0.6	0.0
Education and health services .....	2.3	3.0	2.6	–	–	0.7	0.4
Educational services .....	2.5	2.9	2.8	–	–	0.7	3.6
Elementary and secondary schools .....	2.8	2.7	3.1	2.3	1.8	0.7	2.9
Junior colleges, colleges, and universities .....	3.1	8.7	4.3	–	–	1.5	1.2
Health care and social assistance .....	5.1	7.2	–	–	–	1.4	0.0
Hospitals .....	7.2	8.5	–	–	–	2.0	0.0
Public administration .....	3.0	3.5	3.3	–	–	0.5	0.0
1 to 99 workers .....	4.3	6.5	5.9	4.7	2.4	0.7	1.5
1 to 49 workers .....	–	8.0	–	–	–	1.2	5.9
50 to 99 workers .....	–	7.3	–	–	–	0.8	0.3
100 workers or more .....	2.0	2.6	2.4	–	–	0.6	0.0
100 to 499 workers .....	3.3	4.0	2.9	2.4	1.8	0.6	0.0
500 workers or more .....	2.0	3.4	2.8	–	–	0.7	0.0

See footnotes at end of table.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government .....	3.0	7.3	4.7	—	—	1.1	1.8
Local government .....	2.1	2.1	2.2	2.0	1.2	0.5	0.0
<b>Geographic areas</b>							
Middle Atlantic .....	1.9	5.9	—	2.4	—	0.6	0.0
East North Central .....	5.9	2.0	—	2.5	—	1.6	12.4
West North Central .....	—	9.8	—	3.0	—	1.9	7.0
South Atlantic .....	2.0	4.9	5.4	0.6	—	0.4	0.8
East South Central .....	—	9.7	2.4	—	—	1.3	0.0
West South Central .....	—	6.2	—	—	—	0.7	0.0
Mountain .....	—	7.3	4.4	8.1	—	0.9	0.0
Pacific .....	2.2	4.5	4.1	—	—	0.4	0.0

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	2.8	-	-	-	-	-	2.8
<b>Worker characteristics</b>							
Management, professional, and related .....	2.8	-	-	-	-	-	2.8
Professional and related .....	2.9	-	-	-	-	-	2.9
Teachers .....	3.0	\$594.81	\$562.30	\$191.31	\$111.81	\$951.28	3.0
Primary, secondary, and special education school teachers .....	3.7	-	-	-	-	-	3.7
Service .....	3.5	704.34	0.00	0.00	563.21	0.00	3.5
Protective service .....	5.6	-	-	-	-	-	5.6
Sales and office .....	4.0	-	-	-	-	-	4.0
Office and administrative support .....	4.2	-	-	-	-	-	4.2
Natural resources, construction, and maintenance .....	5.1	-	-	-	-	-	5.1
Production, transportation, and material moving ...	6.3	-	-	-	-	-	6.3
Full time .....	2.9	746.50	744.78	0.00	78.10	660.05	2.9
Part time .....	4.9	417.47	632.97	0.00	1,526.50	518.07	4.9
Union .....	2.9	476.28	638.60	0.00	538.86	759.81	2.9
Nonunion .....	3.4	-	-	-	-	-	3.4
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	4.4	-	-	-	-	-	4.4
Lowest 10 percent .....	6.1	-	-	-	-	-	6.1
Second 25 percent .....	4.6	-	-	-	-	-	4.6
Third 25 percent .....	3.4	-	-	-	-	-	3.4
Highest 25 percent .....	2.2	467.20	96.29	0.00	602.23	494.95	2.2
Highest 10 percent .....	4.4	546.72	434.09	0.00	817.01	853.64	4.4
<b>Establishment characteristics</b>							
Service-providing industries .....	2.8	735.49	708.26	0.00	159.07	492.73	2.8
Education and health services .....	3.6	719.77	604.00	0.00	114.46	717.35	3.6
Educational services .....	3.5	671.50	661.40	182.16	0.00	963.77	3.5
Elementary and secondary schools .....	3.6	-	-	-	-	-	3.6
Health care and social assistance .....	7.0	-	-	-	-	-	7.0
Public administration .....	3.3	-	-	-	-	-	3.3
1 to 99 workers .....	5.6	915.34	785.39	836.54	0.00	1,036.15	5.6
1 to 49 workers .....	5.9	441.81	1,184.59	1,073.05	312.41	541.11	5.9
50 to 99 workers .....	8.6	-	-	-	-	-	8.6
100 workers or more .....	2.8	675.85	651.04	0.00	695.97	1,051.78	2.8
100 to 499 workers .....	3.8	853.76	261.65	0.00	614.98	248.34	3.8
500 workers or more .....	3.6	-	-	-	-	-	3.6

See footnotes at end of table.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010—Continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	8.4	—	—	—	—	—	8.4
Local government .....	2.6	\$689.13	\$518.71	\$0.00	\$17.34	\$576.58	2.6
<b>Geographic areas</b>							
Middle Atlantic .....	5.9	409.57	590.95	0.00	804.62	523.93	5.9
East North Central .....	5.7	604.98	544.71	650.37	636.60	314.36	5.7
West North Central .....	8.4	598.14	615.67	0.00	794.58	1,510.43	8.4
South Atlantic .....	4.4	—	—	—	—	—	4.4
Mountain .....	9.6	—	—	—	—	—	9.6
Pacific .....	4.6	0.00	563.21	0.00	2,130.35	0.00	4.6

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010**

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.7	0.2	0.7	0.7	0.3	0.7	0.7	0.3
<b>Worker characteristics</b>									
Management, professional, and related .....	0.9	0.9	0.3	1.1	1.1	0.3	1.0	1.1	0.4
Management, business, and financial .....	0.9	0.9	0.2	1.5	1.6	0.5	1.3	1.2	0.5
Professional and related .....	1.2	1.1	0.4	1.3	1.3	0.4	1.3	1.4	0.6
Service .....	1.8	1.8	1.0	1.8	1.7	1.5	1.4	1.4	1.2
Protective service .....	4.7	4.2	3.0	4.4	4.4	0.6	3.3	3.2	2.4
Sales and office .....	0.9	0.9	0.3	0.8	0.7	0.2	0.8	0.8	0.4
Sales and related .....	1.2	1.2	0.6	1.2	1.2	0.4	1.0	0.9	1.1
Office and administrative support .....	1.2	1.1	0.3	1.0	1.0	0.2	1.1	1.0	0.4
Natural resources, construction, and maintenance .....	1.4	1.4	0.7	1.5	1.5	0.6	1.4	1.4	0.7
Construction, extraction, farming, fishing, and forestry .....	2.0	2.0	1.3	1.9	1.8	1.2	1.4	1.4	1.8
Installation, maintenance, and repair .....	1.8	1.8	0.7	2.0	2.0	0.6	2.2	2.2	0.6
Production, transportation, and material moving ...	1.2	1.2	0.4	1.2	1.1	0.3	0.9	0.9	0.6
Production .....	1.6	1.6	0.5	1.6	1.6	0.4	1.4	1.4	0.7
Transportation and material moving .....	1.8	1.8	0.5	1.5	1.4	0.6	1.2	1.1	1.0
Full time .....	0.6	0.6	0.2	0.7	0.7	0.2	0.7	0.7	0.3
Part time .....	0.7	0.7	1.2	1.3	1.3	1.2	0.7	0.7	1.5
Union .....	1.3	1.3	0.4	1.7	1.7	0.3	1.6	1.6	0.6
Nonunion .....	0.7	0.7	0.3	0.7	0.7	0.3	0.7	0.7	0.3
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.3	1.3	1.1	1.1	1.0	1.3	1.0	1.0	1.3
Lowest 10 percent .....	2.3	2.3	3.7	2.0	1.8	3.3	1.8	1.8	2.1
Second 25 percent .....	1.2	1.1	0.4	1.1	1.1	0.3	0.9	0.9	0.5
Third 25 percent .....	0.9	0.9	0.2	0.9	0.8	0.2	1.0	1.0	0.5
Highest 25 percent .....	0.8	0.8	0.1	1.1	1.2	0.3	1.0	1.0	0.4
Highest 10 percent .....	1.1	1.1	0.2	1.8	1.8	0.4	1.6	1.6	0.5
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.0	0.3	1.3	1.2	0.3	1.3	1.3	0.5
Construction .....	2.0	1.9	1.3	1.7	1.7	0.7	1.3	1.3	1.4
Manufacturing .....	1.3	1.3	0.3	1.7	1.6	0.3	1.7	1.7	0.5
Service-providing industries .....	0.8	0.8	0.3	0.8	0.8	0.3	0.7	0.7	0.4
Trade, transportation, and utilities .....	0.9	0.9	0.3	0.9	0.9	0.3	0.8	0.7	0.8
Wholesale trade .....	2.4	2.4	0.6	2.3	2.2	0.7	2.2	2.0	1.2
Retail trade .....	1.1	1.1	0.6	1.1	1.1	0.4	0.8	0.7	1.4
Transportation and warehousing .....	2.7	2.8	0.6	2.7	2.7	1.0	2.5	2.5	1.4
Utilities .....	2.2	2.2	0.1	5.9	5.9	0.1	2.9	2.8	0.5

See footnotes at end of table.

**Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	2.4	2.4	0.4	3.0	3.0	0.7	2.7	2.6	1.0
Financial activities .....	1.5	1.6	0.3	1.4	1.4	0.5	1.7	1.7	0.7
Finance and insurance .....	0.9	0.9	0.1	1.2	1.3	0.3	1.4	1.5	0.6
Credit intermediation and related activities .....	1.1	1.1	0.2	1.7	1.7	0.4	1.6	1.6	0.8
Insurance carriers and related activities .....	1.9	1.9	0.3	2.4	2.5	0.7	2.1	2.2	1.1
Real estate and rental and leasing .....	4.4	4.3	1.8	4.2	4.2	3.1	4.6	4.4	3.7
Professional and business services .....	1.7	1.7	0.6	2.1	2.1	0.6	1.9	1.8	0.8
Professional and technical services .....	2.8	2.8	0.5	3.5	3.4	1.1	2.8	2.8	1.1
Administrative and waste services .....	2.6	2.5	1.6	2.8	2.8	0.7	2.6	2.5	1.8
Education and health services .....	1.8	1.7	0.7	1.4	1.3	0.4	1.4	1.3	0.7
Educational services .....	2.5	2.5	0.3	3.1	3.1	0.4	2.6	2.5	0.4
Junior colleges, colleges, and universities .....	1.2	1.2	0.3	2.7	2.7	0.7	1.4	1.4	0.4
Health care and social assistance .....	1.9	1.9	0.8	1.6	1.6	0.5	1.6	1.5	0.8
Leisure and hospitality .....	4.3	4.3	2.3	3.2	3.1	2.8	—	—	—
Accommodation and food services .....	4.6	4.6	2.6	3.6	3.5	3.1	—	—	—
Other services .....	3.2	3.1	1.8	3.2	3.2	1.3	4.2	4.2	2.4
1 to 99 workers .....	0.9	0.9	0.4	0.9	0.9	0.5	0.8	0.8	0.5
1 to 49 workers .....	1.0	1.0	0.5	0.9	0.8	0.7	0.8	0.8	0.6
50 to 99 workers .....	1.8	1.7	1.0	1.9	1.9	0.9	2.1	2.0	0.5
100 workers or more .....	0.8	0.8	0.2	1.1	1.1	0.2	0.9	0.9	0.4
100 to 499 workers .....	1.2	1.2	0.4	1.4	1.4	0.3	1.1	1.1	0.6
500 workers or more .....	1.0	1.0	0.2	1.4	1.4	0.3	1.2	1.2	0.5
<b>Geographic areas</b>									
New England .....	1.2	1.2	0.6	1.7	1.8	0.7	2.3	2.5	0.9
Middle Atlantic .....	1.7	1.7	0.4	2.8	2.8	0.1	1.9	2.0	0.8
East North Central .....	1.1	1.1	0.6	1.2	1.2	0.7	1.5	1.5	1.0
West North Central .....	2.6	2.8	0.9	2.3	2.3	0.4	3.2	3.1	0.8
South Atlantic .....	1.4	1.3	0.4	1.7	1.6	1.0	1.5	1.4	0.5
East South Central .....	6.7	6.7	0.8	4.9	4.7	0.8	4.9	4.9	1.0
West South Central .....	1.4	1.6	1.3	1.6	1.6	1.4	1.8	1.7	0.7
Mountain .....	2.4	2.6	1.3	1.3	1.3	0.6	2.4	2.1	1.2
Pacific .....	1.7	1.7	0.3	1.6	1.5	0.6	1.4	1.4	0.9

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.4	0.4
<b>Worker characteristics</b>		
Management, professional, and related .....	0.3	0.3
Management, business, and financial .....	0.4	0.4
Professional and related .....	0.5	0.5
Service .....	1.6	1.6
Sales and office .....	0.7	0.7
Sales and related .....	0.9	0.9
Office and administrative support .....	0.7	0.7
Natural resources, construction, and maintenance	0.9	0.9
Construction, extraction, farming, fishing, and forestry .....	2.1	2.1
Installation, maintenance, and repair .....	0.9	0.9
Production, transportation, and material moving ...	0.5	0.5
Production .....	0.7	0.7
Transportation and material moving .....	0.6	0.6
Full time .....	0.4	0.4
Part time .....	0.5	0.5
Union .....	0.8	0.8
Nonunion .....	0.4	0.4
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	1.4	1.4
Lowest 10 percent .....	4.2	4.2
Second 25 percent .....	0.5	0.5
Third 25 percent .....	0.4	0.4
Highest 25 percent .....	0.3	0.3
Highest 10 percent .....	0.5	0.5
<b>Establishment characteristics</b>		
Goods-producing industries .....	0.7	0.7
Construction .....	1.9	1.9
Manufacturing .....	0.6	0.6
Service-providing industries .....	0.5	0.5
Trade, transportation, and utilities .....	0.5	0.5
Wholesale trade .....	1.3	1.3
Retail trade .....	0.8	0.8
Transportation and warehousing .....	0.6	0.6
Utilities .....	1.6	1.6

See footnotes at end of table.

**Table 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
Information .....	1.1	1.1
Financial activities .....	0.7	0.7
Finance and insurance .....	0.6	0.6
Credit intermediation and related activities .....	0.9	0.9
Insurance carriers and related activities .....	0.8	0.8
Real estate and rental and leasing .....	2.9	2.9
Professional and business services .....	1.1	1.1
Professional and technical services .....	1.0	1.0
Administrative and waste services .....	2.4	2.4
Education and health services .....	0.6	0.6
Educational services .....	1.1	1.1
Junior colleges, colleges, and universities .....	0.5	0.5
Health care and social assistance .....	0.7	0.7
Leisure and hospitality .....	3.9	3.9
Accommodation and food services .....	4.5	4.5
Other services .....	1.8	1.8
1 to 99 workers .....	0.6	0.6
1 to 49 workers .....	0.7	0.7
50 to 99 workers .....	1.1	1.1
100 workers or more .....	0.5	0.5
100 to 499 workers .....	0.6	0.6
500 workers or more .....	1.0	1.0
<b>Geographic areas</b>		
New England .....	1.5	1.5
Middle Atlantic .....	0.5	0.5
East North Central .....	0.7	0.7
West North Central .....	0.5	0.5
South Atlantic .....	1.1	1.1
East South Central .....	2.9	2.9
West South Central .....	0.8	0.8
Mountain .....	1.9	1.9
Pacific .....	0.7	0.7

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See

Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010**

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	0.8	0.2	0.8	0.2	0.1
<b>Worker characteristics</b>					
Management, professional, and related .....	1.2	0.4	1.2	0.2	0.2
Management, business, and financial .....	1.3	0.6	1.2	0.3	0.4
Professional and related .....	1.5	0.5	1.5	0.3	0.2
Service .....	2.4	0.3	2.7	0.9	0.2
Protective service .....	6.0	–	6.1	–	–
Sales and office .....	1.0	0.3	0.9	0.3	0.2
Sales and related .....	1.5	0.5	1.5	0.3	0.3
Office and administrative support .....	1.0	0.4	1.0	0.3	0.2
Natural resources, construction, and maintenance .....	1.7	0.2	1.7	0.6	0.3
Construction, extraction, farming, fishing, and forestry .....	1.7	–	1.9	1.1	–
Installation, maintenance, and repair .....	2.2	0.3	2.3	0.6	0.2
Production, transportation, and material moving ...	1.7	0.4	1.7	0.6	0.3
Production .....	1.9	0.3	1.9	0.8	0.5
Transportation and material moving .....	2.2	–	2.4	0.7	–
Full time .....	0.8	0.2	0.8	0.2	0.1
Part time .....	2.3	0.2	2.3	0.5	0.6
Union .....	1.8	0.4	1.6	0.7	0.4
Nonunion .....	0.9	0.3	0.9	0.2	0.1
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	2.4	–	2.7	0.9	–
Lowest 10 percent .....	7.4	–	8.9	2.2	–
Second 25 percent .....	1.1	0.2	1.1	0.2	0.1
Third 25 percent .....	1.2	0.3	1.1	0.3	0.2
Highest 25 percent .....	1.0	0.4	0.9	0.3	0.3
Highest 10 percent .....	1.6	0.7	1.6	0.2	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.5	0.3	1.4	0.5	0.3
Construction .....	1.8	–	1.9	0.7	–
Manufacturing .....	1.8	0.4	1.8	0.6	0.3
Service-providing industries .....	0.9	0.3	0.8	0.3	0.2
Trade, transportation, and utilities .....	1.4	0.4	1.4	0.4	0.2
Wholesale trade .....	2.7	–	2.7	0.8	–
Retail trade .....	1.7	0.4	1.7	0.5	0.3
Transportation and warehousing .....	3.3	–	3.4	1.0	–
Utilities .....	3.3	0.8	2.7	–	–

See footnotes at end of table.

**Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information .....	2.3	1.1	1.9	—	—
Financial activities .....	1.2	0.5	1.0	0.2	0.2
Finance and insurance .....	1.1	0.5	0.9	0.2	0.2
Credit intermediation and related activities .....	1.3	0.9	1.0	—	—
Insurance carriers and related activities .....	2.1	0.5	1.8	0.4	0.3
Real estate and rental and leasing .....	5.6	—	5.2	—	—
Professional and business services .....	2.8	0.6	2.7	—	—
Professional and technical services .....	3.8	—	4.1	—	—
Administrative and waste services .....	4.8	—	4.8	—	—
Education and health services .....	1.7	0.7	1.6	0.4	0.3
Educational services .....	2.7	2.1	2.3	0.9	0.2
Junior colleges, colleges, and universities .....	3.0	—	2.2	—	0.2
Health care and social assistance .....	1.9	0.8	1.9	0.3	0.3
Leisure and hospitality .....	6.2	—	7.5	2.4	—
Accommodation and food services .....	6.2	—	7.5	2.8	—
Other services .....	4.5	—	4.5	—	—
1 to 99 workers .....	1.3	0.3	1.4	0.3	0.2
1 to 49 workers .....	1.6	0.4	1.5	0.4	0.2
50 to 99 workers .....	2.4	0.4	2.4	0.6	0.3
100 workers or more .....	1.0	0.3	0.9	0.3	0.2
100 to 499 workers .....	1.4	0.3	1.4	0.4	0.2
500 workers or more .....	1.4	0.6	1.2	0.5	0.3
<b>Geographic areas</b>					
New England .....	2.9	1.1	3.1	—	—
Middle Atlantic .....	2.4	0.5	2.3	0.4	0.6
East North Central .....	1.8	0.6	1.8	0.6	0.1
West North Central .....	2.6	0.5	2.6	0.4	0.2
South Atlantic .....	1.8	0.3	1.6	0.4	0.2
East South Central .....	3.9	—	4.1	1.7	—
West South Central .....	3.0	0.6	2.4	0.6	0.5
Mountain .....	2.5	0.3	2.5	—	—
Pacific .....	2.0	1.0	2.2	0.7	0.3

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	0.1	0.8	0.8	0.7	0.3	( <sup>2</sup> )	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	0.3	1.4	1.0	1.1	0.5	( <sup>2</sup> )	0.0
Management, business, and financial .....	0.1	1.8	1.9	1.4	0.6	( <sup>2</sup> )	0.0
Professional and related .....	0.4	1.7	1.1	1.4	0.7	( <sup>2</sup> )	0.0
Service .....	0.5	2.6	3.8	2.8	0.4	( <sup>2</sup> )	0.0
Protective service .....	–	8.4	9.9	–	1.5	0.1	–
Sales and office .....	0.1	1.0	0.8	0.9	0.4	( <sup>2</sup> )	0.0
Sales and related .....	–	1.8	1.1	1.6	–	( <sup>2</sup> )	0.0
Office and administrative support .....	0.1	1.3	1.0	1.1	0.5	( <sup>2</sup> )	0.0
Natural resources, construction, and maintenance .....	0.7	2.6	1.9	2.1	0.9	( <sup>2</sup> )	0.0
Construction, extraction, farming, fishing, and forestry .....	–	6.0	2.7	5.2	–	0.1	–
Installation, maintenance, and repair .....	0.6	2.7	2.2	2.2	1.0	( <sup>2</sup> )	0.0
Production, transportation, and material moving ...	0.3	1.9	1.4	1.5	0.4	( <sup>2</sup> )	0.0
Production .....	0.4	2.7	1.9	2.3	0.7	( <sup>2</sup> )	( <sup>2</sup> )
Transportation and material moving .....	0.4	2.5	2.1	1.5	0.4	( <sup>2</sup> )	0.0
Full time .....	0.1	0.8	0.8	0.8	0.2	( <sup>2</sup> )	0.0
Part time .....	0.3	3.3	2.0	2.6	2.2	( <sup>2</sup> )	0.0
Union .....	0.4	2.7	1.5	2.7	0.5	( <sup>2</sup> )	0.0
Nonunion .....	0.1	0.9	0.9	0.8	0.3	( <sup>2</sup> )	0.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	3.2	3.4	2.8	–	( <sup>2</sup> )	0.0
Lowest 10 percent .....	–	7.7	–	–	–	0.1	–
Second 25 percent .....	0.2	1.3	1.1	1.2	0.4	( <sup>2</sup> )	0.0
Third 25 percent .....	0.3	1.4	1.0	1.2	0.6	( <sup>2</sup> )	0.0
Highest 25 percent .....	0.1	1.1	0.9	0.9	0.3	( <sup>2</sup> )	0.0
Highest 10 percent .....	0.2	1.7	1.2	1.3	0.4	( <sup>2</sup> )	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	0.3	2.3	1.8	1.6	0.6	( <sup>2</sup> )	0.4
Construction .....	–	6.4	1.6	4.9	–	0.1	0.0
Manufacturing .....	–	2.4	2.0	1.7	–	( <sup>2</sup> )	0.2
Service-providing industries .....	0.2	0.9	0.9	0.9	0.3	( <sup>2</sup> )	0.0
Trade, transportation, and utilities .....	0.2	1.5	1.2	1.3	0.4	( <sup>2</sup> )	0.0
Wholesale trade .....	–	3.3	2.6	3.1	–	( <sup>2</sup> )	0.0
Retail trade .....	–	1.5	1.1	1.1	–	( <sup>2</sup> )	0.0
Transportation and warehousing .....	–	3.9	3.0	3.1	–	( <sup>2</sup> )	0.0
Utilities .....	0.5	5.8	1.6	6.3	2.3	0.1	–

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information .....	—	2.6	1.5	1.8	1.9	( <sup>2</sup> )	0.0
Financial activities .....	—	1.6	—	1.6	0.7	( <sup>2</sup> )	0.0
Finance and insurance .....	—	1.6	—	1.6	0.7	( <sup>2</sup> )	0.0
Credit intermediation and related activities .....	—	2.1	—	1.9	1.1	( <sup>2</sup> )	0.0
Insurance carriers and related activities .....	—	3.8	—	3.6	1.1	( <sup>2</sup> )	0.0
Real estate and rental and leasing .....	—	7.6	—	6.6	—	0.1	—
Professional and business services .....	—	3.2	2.3	2.9	0.8	( <sup>2</sup> )	—
Professional and technical services .....	—	3.7	2.8	3.8	1.3	( <sup>2</sup> )	—
Administrative and waste services .....	—	7.7	—	7.5	—	0.1	—
Education and health services .....	0.6	2.6	2.0	1.8	0.7	( <sup>2</sup> )	0.0
Educational services .....	0.9	2.4	1.7	1.9	0.4	( <sup>2</sup> )	0.0
Junior colleges, colleges, and universities .....	1.2	2.4	1.5	2.0	0.5	( <sup>2</sup> )	0.0
Health care and social assistance .....	0.6	3.0	2.4	2.2	0.8	( <sup>2</sup> )	0.0
Leisure and hospitality .....	—	4.5	5.3	—	—	( <sup>2</sup> )	0.0
Accommodation and food services .....	—	6.5	7.1	—	—	( <sup>2</sup> )	0.0
Other services .....	—	5.7	—	6.3	—	0.1	0.2
1 to 99 workers .....	0.2	1.9	1.0	1.6	0.7	( <sup>2</sup> )	0.0
1 to 49 workers .....	0.3	2.2	1.3	2.0	1.0	( <sup>2</sup> )	0.0
50 to 99 workers .....	0.3	3.2	1.8	2.9	1.0	( <sup>2</sup> )	0.0
100 workers or more .....	0.2	1.1	1.0	0.9	0.3	( <sup>2</sup> )	0.0
100 to 499 workers .....	—	1.9	1.5	1.4	—	( <sup>2</sup> )	0.0
500 workers or more .....	0.3	1.6	1.5	1.5	0.4	( <sup>2</sup> )	0.0
<b>Geographic areas</b>							
New England .....	0.5	2.3	1.2	2.5	0.4	( <sup>2</sup> )	0.0
Middle Atlantic .....	0.7	2.6	2.9	1.9	0.5	( <sup>2</sup> )	0.0
East North Central .....	—	2.2	1.1	2.1	—	( <sup>2</sup> )	0.0
West North Central .....	—	2.5	2.7	3.2	—	( <sup>2</sup> )	0.0
South Atlantic .....	( <sup>2</sup> )	1.9	1.9	1.3	0.5	( <sup>2</sup> )	0.0
East South Central .....	—	4.2	5.6	5.9	1.4	0.1	0.1
West South Central .....	—	1.8	1.4	1.8	—	( <sup>2</sup> )	0.0
Mountain .....	—	2.6	2.8	2.3	—	( <sup>2</sup> )	0.0
Pacific .....	0.4	1.7	1.1	2.1	0.6	( <sup>2</sup> )	0.0

<sup>1</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>2</sup> Less than 0.05.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2010**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$2,131.78	\$0.00	\$0.00	\$0.00	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	1,039.09	3,980.93	624.82	0.00	0.00
Management, business, and financial .....	0.00	5,155.95	5,999.17	3,826.23	0.00
Service .....	0.00	0.00	1,408.01	0.00	6,356.60
Sales and office .....	1,741.18	0.00	4,109.48	0.00	0.00
Sales and related .....	0.00	0.00	0.00	7,964.92	0.00
Office and administrative support .....	0.00	0.00	0.00	3,787.77	0.00
Natural resources, construction, and maintenance	0.00	0.00	781.02	0.00	0.00
Construction, extraction, farming, fishing, and forestry .....	2,078.17	0.00	4,132.80	1,781.01	0.00
Installation, maintenance, and repair .....	0.00	0.00	0.00	156.20	4,991.23
Production, transportation, and material moving ...	1,698.62	0.00	0.00	0.00	1,913.11
Production .....	1,171.54	0.00	4,481.21	732.67	2,807.35
Transportation and material moving .....	3,116.28	0.00	0.00	468.61	3,745.66
Full time .....	0.00	0.00	2,245.02	156.20	0.00
Part time .....	0.00	0.00	390.51	4,986.34	3,623.15
Union .....	0.00	1,271.42	1,126.41	1,913.11	6,955.95
Nonunion .....	0.00	0.00	468.61	0.00	0.00
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.00	0.00	4,037.23	0.00	3,942.44
Second 25 percent .....	2,740.27	0.00	0.00	1,101.77	8,555.70
Third 25 percent .....	0.00	0.00	796.49	3,967.88	0.00
Highest 25 percent .....	541.11	1,290.47	3,719.52	0.00	0.00
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.00	0.00	781.02	413.28	0.00
Construction .....	1,723.57	0.00	0.00	0.00	0.00
Manufacturing .....	0.00	0.00	156.20	1,774.15	0.00
Service-providing industries .....	1,816.62	0.00	0.00	0.00	0.00
Trade, transportation, and utilities .....	1,027.28	0.00	0.00	5,836.30	4,750.79
Wholesale trade .....	0.00	312.41	6,191.19	0.00	12,223.98
Retail trade .....	0.00	0.00	2,243.32	0.00	2,841.90
Transportation and warehousing .....	3,600.35	0.00	552.27	11,678.87	0.00
Utilities .....	0.00	0.00	4,400.85	16,792.04	8,555.70

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Financial activities .....	\$0.00	\$4,393.22	\$0.00	\$0.00	\$0.00
Finance and insurance .....	0.00	2,209.07	12,598.49	0.00	0.00
Insurance carriers and related activities ....	3,113.34	1,774.15	10,449.40	0.00	2,209.07
Education and health services .....	1,843.29	0.00	0.00	6,546.18	0.00
Educational services .....	0.00	0.00	2,705.55	12,023.73	0.00
Health care and social assistance .....	1,189.62	0.00	0.00	3,905.12	0.00
Leisure and hospitality .....	1,036.15	0.00	3,826.23	2,816.03	9,565.56
Accommodation and food services .....	1,397.14	0.00	4,348.56	3,982.46	10,153.32
1 to 99 workers .....	0.00	0.00	0.00	0.00	0.00
1 to 49 workers .....	441.81	0.00	0.00	0.00	0.00
50 to 99 workers .....	1,126.41	0.00	781.02	0.00	2,576.20
100 workers or more .....	855.57	0.00	5,504.01	2,066.40	0.00
100 to 499 workers .....	2,386.92	0.00	6,317.26	644.05	0.00
500 workers or more .....	0.00	0.00	4,521.86	4,360.47	0.00
<b>Geographic areas</b>					
East North Central .....	3,601.19	0.00	2,712.59	0.00	0.00
South Atlantic .....	0.00	0.00	6,125.07	5,467.17	0.00
East South Central .....	667.31	0.00	0.00	897.33	6,468.85
West South Central .....	312.41	0.00	0.00	4,760.85	12,093.54
Mountain .....	0.00	0.00	2,922.33	0.00	0.00
Pacific .....	0.00	0.00	0.00	0.00	0.00

<sup>1</sup> Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	1.1	0.9	0.9	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	1.6	1.8	0.8	0.5
Management, business, and financial .....	2.2	2.0	1.0	0.6
Professional and related .....	1.9	2.2	0.9	0.5
Service .....	4.1	2.7	4.4	0.2
Protective service .....	6.4	9.9	–	–
Sales and office .....	1.3	1.3	0.9	0.2
Sales and related .....	2.3	2.1	1.3	0.4
Office and administrative support .....	1.5	1.5	1.0	0.2
Natural resources, construction, and maintenance	2.1	2.5	2.2	1.2
Construction, extraction, farming, fishing, and forestry .....	2.8	4.1	3.5	2.3
Installation, maintenance, and repair .....	2.7	2.7	2.2	0.9
Production, transportation, and material moving ...	1.5	1.5	0.9	0.6
Production .....	2.0	1.8	1.4	0.6
Transportation and material moving .....	2.2	2.3	1.3	1.1
Full time .....	1.0	1.0	0.6	0.3
Part time .....	4.9	2.0	5.6	0.5
Union .....	2.1	2.0	2.0	1.1
Nonunion .....	1.1	1.0	0.8	0.2
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	3.4	2.6	3.6	0.3
Lowest 10 percent .....	7.9	–	8.2	–
Second 25 percent .....	1.6	1.4	1.3	0.3
Third 25 percent .....	1.3	1.5	0.9	0.4
Highest 25 percent .....	1.5	1.6	0.9	0.5
Highest 10 percent .....	2.0	2.2	1.1	0.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.8	1.4	1.5	0.6
Construction .....	2.6	4.1	4.6	2.4
Manufacturing .....	1.9	1.6	1.2	0.5
Service-providing industries .....	1.4	1.1	1.4	0.3
Trade, transportation, and utilities .....	1.3	1.4	1.0	0.6
Wholesale trade .....	3.0	3.0	–	–
Retail trade .....	2.2	2.0	1.6	0.5
Transportation and warehousing .....	3.1	3.6	2.5	2.4
Utilities .....	5.5	4.0	–	–

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
Information .....	3.9	3.9	—	—
Financial activities .....	2.1	2.1	—	—
Finance and insurance .....	1.9	1.9	0.6	0.1
Credit intermediation and related activities .....	2.0	1.8	—	—
Insurance carriers and related activities .....	4.4	4.6	—	—
Real estate and rental and leasing .....	—	7.6	6.6	—
Professional and business services .....	3.0	3.8	—	—
Professional and technical services .....	3.8	5.1	4.1	—
Administrative and waste services .....	6.7	5.5	—	—
Education and health services .....	1.9	3.1	1.6	0.5
Educational services .....	3.2	5.6	—	—
Junior colleges, colleges, and universities .....	3.3	2.9	1.1	0.2
Health care and social assistance .....	2.0	2.9	1.4	0.6
Leisure and hospitality .....	9.3	4.7	—	—
Accommodation and food services .....	10.1	4.9	—	—
Other services .....	3.5	8.1	9.8	—
1 to 99 workers .....	1.4	1.9	1.9	0.4
1 to 49 workers .....	1.8	1.9	1.8	0.5
50 to 99 workers .....	2.3	3.1	2.9	0.5
100 workers or more .....	1.2	1.2	0.7	0.3
100 to 499 workers .....	1.5	2.2	1.3	0.4
500 workers or more .....	1.7	1.5	1.2	0.5
<b>Geographic areas</b>				
New England .....	3.9	4.0	—	—
Middle Atlantic .....	1.7	1.3	1.8	0.5
East North Central .....	1.9	2.1	—	0.7
West North Central .....	2.8	2.3	—	1.3
South Atlantic .....	2.0	2.1	—	0.5
East South Central .....	7.0	6.7	—	—
West South Central .....	2.6	2.8	—	1.1
Mountain .....	3.6	3.3	—	—
Pacific .....	3.8	3.7	1.4	0.4

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more

details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.0	1.0
<b>Worker characteristics</b>		
Management, professional, and related .....	0.9	0.9
Management, business, and financial .....	1.2	1.2
Professional and related .....	1.3	1.3
Service .....	4.1	4.1
Sales and office .....	0.9	0.9
Sales and related .....	1.5	1.5
Office and administrative support .....	1.1	1.1
Natural resources, construction, and maintenance	2.1	2.1
Construction, extraction, farming, fishing, and forestry .....	2.8	2.8
Installation, maintenance, and repair .....	2.7	2.7
Production, transportation, and material moving ...	1.3	1.3
Production .....	1.7	1.7
Transportation and material moving .....	1.8	1.8
Full time .....	1.0	1.0
Part time .....	3.8	3.8
Union .....	1.6	1.6
Nonunion .....	1.1	1.1
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	3.2	3.2
Lowest 10 percent .....	8.2	8.2
Second 25 percent .....	1.5	1.5
Third 25 percent .....	1.0	1.0
Highest 25 percent .....	0.8	0.8
Highest 10 percent .....	0.9	0.9
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.2	1.2
Construction .....	3.5	3.5
Manufacturing .....	1.3	1.3
Service-providing industries .....	1.3	1.3
Trade, transportation, and utilities .....	1.2	1.2
Wholesale trade .....	1.8	1.8
Retail trade .....	2.1	2.1
Transportation and warehousing .....	3.0	3.0
Utilities .....	2.6	2.6

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
Information .....	2.3	2.3
Financial activities .....	1.2	1.2
Finance and insurance .....	0.8	0.8
Credit intermediation and related activities .....	1.1	1.1
Insurance carriers and related activities .....	1.0	1.0
Professional and business services .....	2.5	2.5
Professional and technical services .....	2.7	2.7
Administrative and waste services .....	4.6	4.6
Education and health services .....	2.5	2.5
Educational services .....	5.6	5.6
Junior colleges, colleges, and universities .....	1.6	1.6
Health care and social assistance .....	2.5	2.5
Leisure and hospitality .....	9.4	9.4
Accommodation and food services .....	10.2	10.2
Other services .....	8.2	8.2
1 to 99 workers .....	2.5	2.5
1 to 49 workers .....	2.5	2.5
50 to 99 workers .....	3.1	3.1
100 workers or more .....	1.4	1.4
100 to 499 workers .....	1.4	1.4
500 workers or more .....	2.3	2.3
<b>Geographic areas</b>		
New England .....	2.1	2.1
Middle Atlantic .....	1.6	1.6
East North Central .....	0.9	0.9
West North Central .....	1.6	1.6
South Atlantic .....	1.1	1.1
West South Central .....	1.5	1.5
Mountain .....	0.7	0.7
Pacific .....	1.9	1.9

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for

more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	0.4	0.2	0.9	0.7	0.3
<b>Worker characteristics</b>					
Management, professional, and related .....	0.2	0.2	1.5	1.5	0.4
Management, business, and financial .....	0.4	0.1	1.6	1.5	0.3
Professional and related .....	0.3	0.3	1.9	1.9	0.5
Service .....	0.7	0.4	1.8	1.4	0.9
Protective service .....	–	–	3.1	2.7	–
Sales and office .....	0.4	0.1	1.0	1.0	0.5
Sales and related .....	0.8	0.3	2.3	2.3	0.6
Office and administrative support .....	0.3	0.1	1.2	1.1	0.7
Natural resources, construction, and maintenance .....	1.7	1.0	2.3	1.7	0.6
Construction, extraction, farming, fishing, and forestry .....	2.8	2.3	3.2	0.9	0.7
Installation, maintenance, and repair .....	1.7	0.7	2.8	2.5	0.8
Production, transportation, and material moving .....	1.2	0.6	1.5	1.0	0.3
Production .....	1.5	0.9	2.1	1.2	0.4
Transportation and material moving .....	1.8	–	2.1	1.4	–
Full time .....	0.4	0.2	0.9	0.8	0.4
Part time .....	0.9	0.2	2.1	1.7	0.5
Union .....	1.6	0.9	2.3	1.7	0.8
Nonunion .....	0.4	0.2	0.9	0.7	0.3
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	0.9	0.6	2.1	1.7	0.6
Lowest 10 percent .....	0.7	–	2.2	1.1	–
Second 25 percent .....	0.8	0.3	1.2	1.0	0.6
Third 25 percent .....	0.7	0.3	1.2	1.0	0.5
Highest 25 percent .....	0.4	0.3	1.3	1.2	0.3
Highest 10 percent .....	0.4	0.2	1.6	1.5	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.1	0.7	1.6	1.3	0.3
Construction .....	3.0	–	3.4	1.5	–
Manufacturing .....	1.2	0.8	1.8	1.4	0.4
Service-providing industries .....	0.4	0.2	1.0	0.8	0.4
Trade, transportation, and utilities .....	1.0	0.3	1.5	1.2	0.4
Wholesale trade .....	1.4	0.9	2.6	2.7	0.9
Retail trade .....	1.3	–	2.1	1.8	–
Transportation and warehousing .....	3.4	–	3.9	2.4	–
Utilities .....	2.2	–	7.9	4.9	–

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information .....	—	—	3.9	4.1	1.3
Financial activities .....	0.3	0.2	1.9	1.9	0.2
Finance and insurance .....	—	0.2	1.9	1.9	—
Credit intermediation and related activities .....	—	0.4	2.4	2.5	—
Insurance carriers and related activities .....	—	—	3.5	3.5	—
Real estate and rental and leasing .....	—	—	4.7	—	—
Professional and business services .....	0.7	—	2.6	2.4	—
Professional and technical services .....	—	—	3.5	3.5	—
Administrative and waste services .....	—	—	6.4	—	—
Education and health services .....	0.4	0.4	3.0	2.7	1.7
Educational services .....	1.4	—	3.5	3.5	—
Junior colleges, colleges, and universities .....	0.9	—	4.0	4.2	—
Health care and social assistance .....	0.4	0.5	3.3	2.9	2.0
Leisure and hospitality .....	1.6	—	3.6	1.2	—
Accommodation and food services .....	1.8	—	3.9	—	—
Other services .....	2.7	—	3.2	2.9	—
1 to 99 workers .....	0.7	0.3	1.2	0.9	0.3
1 to 49 workers .....	0.8	0.3	1.4	1.1	0.3
50 to 99 workers .....	1.5	0.5	1.9	1.5	0.5
100 workers or more .....	0.5	0.3	1.3	1.1	0.5
100 to 499 workers .....	0.8	0.3	1.7	1.6	0.3
500 workers or more .....	0.7	0.5	2.1	1.7	0.9
<b>Geographic areas</b>					
New England .....	1.5	0.5	3.4	3.0	0.4
Middle Atlantic .....	0.7	0.1	1.3	1.3	0.4
East North Central .....	1.2	0.5	1.8	1.2	0.4
West North Central .....	2.0	1.5	2.7	2.1	1.1
South Atlantic .....	0.9	0.4	2.0	2.0	0.6
East South Central .....	2.4	—	6.6	3.3	—
West South Central .....	1.5	—	3.9	3.9	—
Mountain .....	1.8	—	4.0	3.2	—
Pacific .....	1.0	0.3	3.1	2.6	2.1

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.6	0.0	0.7	0.0	0.0	0.0	0.6
<b>Worker characteristics</b>							
Management, professional, and related .....	1.1	0.7	1.7	0.0	0.0	0.0	1.1
Management, business, and financial .....	1.1	0.7	1.9	0.0	0.0	0.0	1.1
Professional and related .....	1.3	0.3	2.3	0.0	0.0	0.0	1.3
Service .....	0.8	0.2	0.0	0.0	0.0	1.2	0.8
Protective service .....	2.1	0.0	1.5	6.0	0.0	0.0	2.1
Sales and office .....	0.7	1.5	0.7	0.0	0.0	0.0	0.7
Sales and related .....	1.5	0.0	2.5	0.0	0.0	0.0	1.5
Office and administrative support .....	0.8	0.0	0.2	0.0	0.0	0.0	0.8
Natural resources, construction, and maintenance	1.5	0.0	0.2	0.0	0.0	13.9	1.5
Construction, extraction, farming, fishing, and forestry .....	1.8	0.0	1.7	0.0	0.0	5.8	1.8
Installation, maintenance, and repair .....	2.0	0.0	0.0	0.0	0.0	18.4	2.0
Production, transportation, and material moving ...	0.9	0.0	0.8	0.0	0.0	0.0	0.9
Production .....	1.1	0.0	0.3	0.0	0.0	0.0	1.1
Transportation and material moving .....	1.3	0.0	1.7	0.0	0.0	0.0	1.3
Full time .....	0.6	0.3	2.7	0.0	0.0	0.0	0.6
Part time .....	2.0	–	–	–	–	–	2.0
Union .....	1.1	2.9	0.0	0.0	0.0	12.9	1.1
Nonunion .....	0.7	1.3	0.8	0.0	0.0	0.0	0.7
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	1.3	0.5	3.0	0.0	0.0	0.0	1.3
Lowest 10 percent .....	1.7	–	–	–	–	–	1.7
Second 25 percent .....	0.7	0.3	1.5	0.0	0.0	0.0	0.7
Third 25 percent .....	0.8	0.0	1.2	0.0	0.0	0.0	0.8
Highest 25 percent .....	1.0	0.4	0.6	0.0	0.0	0.0	1.0
Highest 10 percent .....	1.4	0.4	0.7	0.0	0.0	0.0	1.4
<b>Establishment characteristics</b>							
Goods-producing industries .....	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Construction .....	1.3	0.2	0.0	0.0	0.0	0.0	1.3
Manufacturing .....	1.0	0.0	0.3	0.0	0.0	0.0	1.0
Service-providing industries .....	0.7	1.2	2.4	0.0	0.0	0.0	0.7
Trade, transportation, and utilities .....	1.2	0.2	0.7	0.0	0.0	0.0	1.2
Wholesale trade .....	1.5	0.3	4.8	0.0	0.0	0.0	1.5
Retail trade .....	1.9	0.6	5.4	0.0	0.0	0.0	1.9
Information .....	2.7	0.0	1.3	0.0	0.0	0.0	2.7

See footnotes at end of table.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	1.2	1.1	1.3	0.0	0.0	0.0	1.2
Finance and insurance .....	1.4	0.2	1.1	0.0	0.0	0.0	1.4
Credit intermediation and related activities .....	2.1	0.6	1.4	0.0	0.0	0.0	2.1
Insurance carriers and related activities .....	2.1	1.4	7.1	0.0	0.0	0.0	2.1
Real estate and rental and leasing .....	2.7	0.3	3.6	0.9	0.0	0.0	2.7
Professional and business services .....	1.5	0.0	3.2	0.0	0.0	0.0	1.5
Professional and technical services .....	2.4	0.5	0.9	0.0	0.0	0.0	2.4
Administrative and waste services .....	2.2	0.0	2.5	0.0	0.0	0.0	2.2
Education and health services .....	1.3	1.2	1.1	0.0	0.0	0.0	1.3
Educational services:							
Junior colleges, colleges, and universities .....	1.3	1.0	2.8	0.0	0.0	0.0	1.3
Health care and social assistance .....	0.9	1.4	1.1	0.0	0.0	0.0	0.9
1 to 99 workers .....	0.8	0.5	2.0	0.0	0.0	0.0	0.8
1 to 49 workers .....	0.9	0.6	1.9	0.0	0.0	0.0	0.9
50 to 99 workers .....	1.2	0.9	2.9	0.0	0.0	0.0	1.2
100 workers or more .....	0.8	0.0	1.2	0.0	0.0	0.0	0.8
100 to 499 workers .....	1.0	1.4	1.7	0.0	0.0	0.0	1.0
500 workers or more .....	1.0	0.0	1.0	0.0	0.0	0.0	1.0
<b>Geographic areas</b>							
Middle Atlantic .....	0.9	2.3	0.0	0.0	0.0	0.0	0.9
East North Central .....	1.1	0.4	1.9	0.0	0.0	0.0	1.1
West North Central .....	2.1	0.6	4.2	0.0	0.0	0.0	2.1
South Atlantic .....	1.1	0.0	0.3	0.0	0.0	0.0	1.1
East South Central .....	2.6	—	—	—	—	—	2.6
West South Central .....	3.0	1.4	4.2	0.0	0.0	0.0	3.0
Mountain .....	2.9	0.0	1.6	0.0	0.0	0.0	2.9
Pacific .....	1.3	1.4	2.4	0.0	0.0	0.0	1.3

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	0.2	1.7	0.2	1.1	1.0	0.9	0.4	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	0.3	2.3	0.2	1.8	2.0	1.9	0.7	1.4
Management, business, and financial .....	–	2.5	–	2.3	1.4	2.4	0.8	0.0
Professional and related .....	0.4	2.5	0.3	2.0	2.6	2.2	0.9	5.0
Service .....	–	4.4	–	3.2	3.0	0.8	0.7	0.0
Protective service .....	–	–	–	11.1	–	2.0	1.3	0.0
Sales and office .....	0.2	1.3	0.3	1.2	1.1	1.2	0.4	0.0
Sales and related .....	–	2.2	–	2.3	2.0	1.8	0.7	0.0
Office and administrative support .....	0.2	1.2	0.3	1.4	1.4	1.3	0.5	0.0
Natural resources, construction, and maintenance	–	2.3	–	2.4	2.9	1.2	0.6	0.0
Construction, extraction, farming, fishing, and forestry .....	–	2.9	–	3.6	4.2	2.3	1.1	0.4
Installation, maintenance, and repair .....	–	3.4	–	3.3	3.3	1.3	0.6	0.0
Production, transportation, and material moving ...	0.5	1.4	0.2	2.1	1.5	1.6	0.6	0.0
Production .....	0.8	2.0	0.2	3.0	2.3	1.9	0.5	0.0
Transportation and material moving .....	0.2	1.6	0.3	2.7	2.1	2.5	1.0	0.0
Full time .....	0.3	1.4	0.2	1.1	1.2	0.9	0.4	0.0
Part time .....	–	5.0	–	3.7	1.9	3.0	1.5	0.0
Union .....	0.6	2.9	0.9	1.8	2.6	1.9	0.8	2.8
Nonunion .....	0.2	1.6	0.2	1.1	1.0	1.0	0.4	0.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	–	3.5	–	2.3	2.2	1.3	0.6	0.0
Lowest 10 percent .....	–	5.9	–	4.4	3.8	0.8	0.9	4.0
Second 25 percent .....	0.4	2.3	0.2	1.8	1.6	1.1	0.5	0.0
Third 25 percent .....	0.2	1.0	0.6	1.3	1.7	1.2	0.4	0.0
Highest 25 percent .....	0.3	2.3	0.3	1.8	1.8	1.7	0.7	7.3
Highest 10 percent .....	–	1.9	–	2.6	1.8	2.2	0.6	1.4
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.6	1.3	0.3	2.3	2.0	2.0	0.7	0.0
Construction .....	–	3.5	–	3.1	3.9	2.7	1.4	0.7
Manufacturing .....	0.7	1.2	0.3	2.4	2.2	2.3	0.8	0.0
Service-providing industries .....	0.2	2.0	0.3	1.4	1.1	1.1	0.5	0.0
Trade, transportation, and utilities .....	–	1.4	–	1.8	1.9	1.6	0.6	0.0
Wholesale trade .....	–	2.8	–	3.0	3.6	2.2	0.8	0.0
Retail trade .....	–	2.9	–	2.0	3.1	2.0	0.8	0.9
Transportation and warehousing .....	–	3.6	–	4.8	2.4	4.3	1.8	6.8
Utilities .....	–	–	–	–	6.6	7.2	2.4	0.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information .....	—	2.9	—	4.5	4.5	4.2	1.2	2.6
Financial activities .....	—	2.1	—	2.4	1.9	2.4	0.8	7.1
Finance and insurance .....	—	1.2	—	2.1	2.1	2.1	0.8	0.0
Credit intermediation and related activities .....	—	3.5	—	3.2	2.9	2.4	0.9	7.7
Insurance carriers and related activities .....	—	2.8	—	3.5	3.0	3.8	1.5	2.3
Real estate and rental and leasing .....	—	—	—	7.6	—	—	1.7	0.0
Professional and business services .....	—	2.9	—	4.0	3.1	2.6	0.9	0.0
Professional and technical services .....	—	3.1	—	4.9	3.6	4.3	1.2	6.0
Administrative and waste services .....	—	5.5	—	7.0	6.6	0.7	1.1	0.0
Education and health services .....	0.8	2.6	0.7	2.2	1.9	1.3	0.6	0.0
Educational services .....	—	2.2	0.6	4.2	2.9	3.4	1.7	0.0
Junior colleges, colleges, and universities .....	—	2.6	—	2.8	1.7	2.9	1.3	3.0
Health care and social assistance .....	1.0	3.0	0.9	2.4	2.3	1.4	0.7	0.0
Leisure and hospitality .....	—	7.5	0.5	6.0	4.8	1.3	1.2	11.0
Accommodation and food services .....	—	7.8	0.6	6.1	5.3	1.5	1.3	11.8
Other services .....	—	8.7	—	—	5.3	2.7	1.5	5.3
1 to 99 workers .....	0.2	2.2	0.4	1.7	1.2	1.0	0.5	0.0
1 to 49 workers .....	—	2.5	—	1.8	1.7	1.1	0.6	0.0
50 to 99 workers .....	—	4.0	—	3.2	2.3	2.0	0.9	0.0
100 workers or more .....	0.4	2.0	0.3	1.4	1.4	1.3	0.6	0.0
100 to 499 workers .....	0.6	1.5	0.4	2.0	1.8	1.6	0.5	0.0
500 workers or more .....	0.1	4.0	0.5	2.2	2.2	1.9	1.1	0.0
<b>Geographic areas</b>								
New England .....	—	3.2	—	3.5	3.0	4.7	1.1	0.0
Middle Atlantic .....	—	3.5	—	1.4	2.3	1.1	0.8	6.9
East North Central .....	—	1.0	—	2.3	2.3	1.8	0.5	0.0
West North Central .....	—	2.0	—	5.3	2.8	3.8	1.0	0.8
South Atlantic .....	—	1.6	—	2.5	1.5	3.4	1.3	0.0
East South Central .....	—	—	—	10.4	1.9	—	2.9	0.0
West South Central .....	—	1.7	—	3.3	2.8	3.2	1.0	0.0
Mountain .....	—	—	0.3	5.7	1.5	6.2	2.3	0.0
Pacific .....	—	2.3	—	3.4	3.2	3.3	1.2	0.9

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.2	\$0.00	\$29.11	\$0.00	\$23.43	\$338.78	1.2
<b>Worker characteristics</b>							
Management, professional, and related .....	1.8	0.00	81.58	72.09	56.02	166.81	1.8
Management, business, and financial .....	2.2	0.00	119.67	108.82	333.74	78.92	2.2
Professional and related .....	2.2	0.00	99.42	13.04	242.13	154.20	2.2
Service .....	3.2	—	—	—	—	—	3.2
Sales and office .....	1.5	0.00	43.35	0.00	0.00	68.23	1.5
Sales and related .....	2.3	0.00	52.39	35.26	413.82	214.72	2.3
Office and administrative support .....	1.7	0.00	75.44	0.00	0.00	437.20	1.7
Natural resources, construction, and maintenance .....	2.2	0.00	34.02	8.42	327.38	266.14	2.2
Construction, extraction, farming, fishing, and forestry .....	4.1	0.00	95.10	4.86	191.81	356.04	4.1
Installation, maintenance, and repair .....	2.9	0.00	54.27	43.05	84.12	200.26	2.9
Production, transportation, and material moving ...	2.0	0.00	20.46	18.48	79.77	167.52	2.0
Production .....	2.5	0.00	13.60	15.53	248.23	194.97	2.5
Transportation and material moving .....	2.8	0.00	61.94	30.43	134.52	306.90	2.8
Full time .....	1.3	0.00	49.49	2.34	197.08	1.34	1.3
Part time .....	5.4	0.00	0.00	138.05	0.00	56.52	5.4
Union .....	2.4	0.00	19.42	21.87	0.00	282.12	2.4
Nonunion .....	1.3	0.00	63.67	0.00	172.80	1.31	1.3
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	2.9	—	—	—	—	—	2.9
Lowest 10 percent .....	5.7	—	—	—	—	—	5.7
Second 25 percent .....	1.6	0.00	50.39	16.69	0.00	154.41	1.6
Third 25 percent .....	1.5	0.00	47.90	0.00	24.06	360.37	1.5
Highest 25 percent .....	1.6	0.00	124.73	20.12	198.96	60.95	1.6
Highest 10 percent .....	2.1	0.00	112.81	13.04	245.66	153.47	2.1
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.4	1.35	24.00	17.05	70.47	0.00	2.4
Construction .....	3.4	0.00	91.18	27.71	72.44	591.30	3.4
Manufacturing .....	2.7	5.74	20.20	19.18	22.65	219.72	2.7
Service-providing industries .....	1.4	0.00	53.67	0.00	178.02	11.22	1.4
Trade, transportation, and utilities .....	1.7	0.00	35.73	2.43	35.25	250.01	1.7
Wholesale trade .....	2.9	15.54	75.93	4.37	249.05	155.32	2.9
Retail trade .....	2.4	0.00	0.00	50.16	10.21	481.00	2.4
Transportation and warehousing .....	3.9	0.00	24.75	18.63	94.02	106.45	3.9
Utilities .....	7.5	0.00	50.98	81.99	24.47	195.21	7.5

See footnotes at end of table.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	5.9	—	—	—	—	—	5.9
Financial activities .....	2.4	\$0.00	\$69.12	\$204.91	\$141.30	\$102.06	2.4
Finance and insurance .....	2.2	0.00	13.25	93.11	98.51	0.00	2.2
Credit intermediation and related activities .....	3.1	0.00	83.66	193.69	159.20	1,250.36	3.1
Insurance carriers and related activities ....	4.1	—	—	—	—	—	4.1
Real estate and rental and leasing .....	5.4	—	—	—	—	—	5.4
Professional and business services .....	2.8	0.00	123.97	94.43	357.91	214.43	2.8
Professional and technical services .....	3.8	—	—	—	—	—	3.8
Administrative and waste services .....	2.9	—	—	—	—	—	2.9
Education and health services .....	1.5	0.00	127.54	0.00	0.00	395.58	1.5
Educational services .....	3.0	—	—	—	—	—	3.0
Junior colleges, colleges, and universities .....	3.3	—	—	—	—	—	3.3
Health care and social assistance .....	1.9	0.00	127.11	0.00	78.10	432.11	1.9
1 to 99 workers .....	1.5	0.00	7.48	4.86	327.48	100.94	1.5
1 to 49 workers .....	1.8	0.00	4.69	0.00	314.20	210.36	1.8
50 to 99 workers .....	3.3	0.00	37.63	38.97	268.78	202.11	3.3
100 workers or more .....	1.8	0.00	41.90	15.14	166.04	131.20	1.8
100 to 499 workers .....	1.7	0.00	54.56	8.97	235.27	419.75	1.7
500 workers or more .....	3.1	0.00	79.94	192.84	0.00	60.11	3.1
<b>Geographic areas</b>							
New England .....	6.1	—	—	—	—	—	6.1
Middle Atlantic .....	1.6	0.00	0.00	59.28	0.00	0.00	1.6
East North Central .....	2.9	34.29	44.54	113.00	202.83	320.96	2.9
West North Central .....	4.9	32.62	68.46	117.93	126.86	459.07	4.9
South Atlantic .....	2.7	22.08	0.00	0.00	307.35	0.00	2.7
West South Central .....	4.6	47.53	1.56	55.23	272.90	422.93	4.6
Mountain .....	5.1	—	—	—	—	—	5.1
Pacific .....	2.9	36.15	83.10	102.41	267.47	32.05	2.9

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.6	0.6
<b>Worker characteristics</b>		
Management, professional, and related .....	0.8	0.8
Management, business, and financial .....	0.9	0.9
Professional and related .....	1.0	1.0
Service .....	1.9	1.9
Sales and office .....	0.8	0.8
Sales and related .....	1.6	1.6
Office and administrative support .....	0.8	0.8
Natural resources, construction, and maintenance	1.5	1.5
Construction, extraction, farming, fishing, and forestry .....	2.4	2.4
Installation, maintenance, and repair .....	1.7	1.7
Production, transportation, and material moving ...	1.1	1.1
Production .....	1.6	1.6
Transportation and material moving .....	1.2	1.2
Full time .....	0.6	0.6
Union .....	1.4	1.4
Nonunion .....	0.6	0.6
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	1.8	1.8
Second 25 percent .....	0.9	0.9
Third 25 percent .....	0.9	0.9
Highest 25 percent .....	0.6	0.6
Highest 10 percent .....	0.8	0.8
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.2	1.2
Construction .....	2.7	2.7
Manufacturing .....	1.2	1.2
Service-providing industries .....	0.7	0.7
Trade, transportation, and utilities .....	1.1	1.1
Wholesale trade .....	1.6	1.6
Transportation and warehousing .....	1.6	1.6
Utilities .....	5.5	5.5

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
Information .....	1.6	1.6
Financial activities .....	0.9	0.9
Finance and insurance .....	0.8	0.8
Credit intermediation and related activities .....	1.2	1.2
Insurance carriers and related activities .....	1.2	1.2
Professional and business services .....	1.8	1.8
Professional and technical services .....	1.8	1.8
Education and health services .....	1.4	1.4
Educational services .....	1.6	1.6
Junior colleges, colleges, and universities .....	2.0	2.0
Health care and social assistance .....	1.7	1.7
Other services .....	2.7	2.7
1 to 99 workers .....	0.7	0.7
1 to 49 workers .....	1.0	1.0
50 to 99 workers .....	0.7	0.7
100 workers or more .....	0.7	0.7
100 to 499 workers .....	0.9	0.9
500 workers or more .....	1.1	1.1
<b>Geographic areas</b>		
New England .....	0.9	0.9
Middle Atlantic .....	1.2	1.2
East North Central .....	1.0	1.0
West North Central .....	1.3	1.3
South Atlantic .....	1.4	1.4
East South Central .....	1.5	1.5
West South Central .....	2.3	2.3
Mountain .....	2.5	2.5
Pacific .....	1.8	1.8

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for

more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	0.4	0.4	0.2	0.1
<b>Worker characteristics</b>				
Management, professional, and related .....	0.7	0.7	0.1	0.1
Management, business, and financial .....	0.8	0.8	0.4	0.1
Professional and related .....	0.7	0.7	—	—
Service .....	0.9	0.8	—	—
Protective service .....	2.0	—	—	—
Sales and office .....	0.5	0.5	0.2	0.1
Sales and related .....	1.0	1.1	—	—
Office and administrative support .....	0.5	0.5	0.1	0.1
Natural resources, construction, and maintenance .....	1.3	1.2	0.6	0.5
Construction, extraction, farming, fishing, and forestry .....	2.8	2.4	—	—
Installation, maintenance, and repair .....	1.5	1.4	0.7	0.4
Production, transportation, and material moving ...	1.2	0.8	1.0	0.7
Production .....	1.8	1.2	1.4	0.8
Transportation and material moving .....	1.5	1.0	0.8	1.2
Full time .....	0.4	0.4	0.2	0.1
Union .....	2.0	1.7	1.6	1.2
Nonunion .....	0.4	0.4	0.1	0.1
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.1	0.8	—	—
Lowest 10 percent .....	3.0	—	—	—
Second 25 percent .....	0.5	0.5	0.2	0.1
Third 25 percent .....	0.6	0.5	0.4	0.1
Highest 25 percent .....	0.7	0.6	0.3	0.3
Highest 10 percent .....	0.9	0.9	0.2	0.1
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.0	0.7	0.8	0.5
Construction .....	3.1	2.6	1.6	—
Manufacturing .....	1.0	0.6	1.0	0.6
Service-providing industries .....	0.5	0.5	0.1	0.1
Trade, transportation, and utilities .....	1.3	1.1	0.4	0.5
Wholesale trade .....	1.5	1.0	—	—
Transportation and warehousing .....	1.9	1.3	—	—
Utilities .....	5.6	5.6	—	—

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information .....	2.0	2.0	—	—
Financial activities .....	0.9	0.9	—	—
Finance and insurance .....	1.0	1.0	0.1	0.2
Credit intermediation and related activities .....	1.4	1.4	—	—
Insurance carriers and related activities .....	1.5	1.4	—	—
Real estate and rental and leasing .....	1.2	—	—	—
Professional and business services .....	1.0	1.1	—	—
Professional and technical services .....	1.3	1.3	—	—
Administrative and waste services .....	2.0	—	—	—
Education and health services .....	1.0	1.0	—	—
Educational services .....	2.5	2.5	—	—
Junior colleges, colleges, and universities .....	3.3	—	( <sup>2</sup> )	—
Health care and social assistance .....	1.1	1.1	—	—
Leisure and hospitality .....	0.4	—	—	—
Accommodation and food services .....	0.5	—	—	—
Other services .....	3.8	—	—	—
1 to 99 workers .....	0.8	0.8	0.2	0.2
1 to 49 workers .....	0.9	0.9	0.2	0.1
50 to 99 workers .....	1.6	1.5	—	—
100 workers or more .....	0.5	0.5	0.3	0.2
100 to 499 workers .....	0.8	0.8	0.3	0.1
500 workers or more .....	0.8	0.6	0.4	0.3
<b>Geographic areas</b>				
New England .....	1.4	1.2	—	—
Middle Atlantic .....	0.7	0.6	0.3	0.3
East North Central .....	1.2	1.2	0.9	0.6
West North Central .....	1.6	1.3	—	—
South Atlantic .....	0.7	0.6	—	—
East South Central .....	2.7	2.2	—	—
West South Central .....	1.6	1.5	0.2	0.4
Mountain .....	1.7	1.6	—	—
Pacific .....	1.4	1.4	—	—

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

<sup>2</sup> Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	1.4	1.4	0.5	0.5	0.2	0.2	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.1	1.4	0.7	0.7	0.3	0.2	0.0
Management, business, and financial .....	1.3	1.6	0.9	0.8	0.2	0.2	0.0
Professional and related .....	1.4	1.8	0.9	1.0	0.4	0.2	0.0
Service .....	9.2	7.8	1.4	—	—	1.2	0.0
Protective service .....	—	9.2	—	—	—	0.8	0.0
Sales and office .....	1.0	1.2	0.7	0.7	0.4	0.2	0.0
Sales and related .....	2.5	2.7	1.4	1.5	0.9	0.5	0.0
Office and administrative support .....	1.0	1.4	0.8	0.8	0.4	0.2	0.0
Natural resources, construction, and maintenance	3.3	3.3	0.7	1.5	0.8	0.5	0.0
Construction, extraction, farming, fishing, and forestry .....	4.7	5.5	—	1.8	—	0.9	0.0
Installation, maintenance, and repair .....	4.0	3.7	0.9	1.8	0.6	0.6	0.0
Production, transportation, and material moving ...	1.5	2.0	0.8	0.8	0.6	0.3	0.0
Production .....	1.9	2.6	1.3	—	—	0.3	0.0
Transportation and material moving .....	2.2	2.6	0.6	0.9	0.7	0.4	0.0
Full time .....	1.5	1.4	0.5	0.5	0.2	0.2	0.0
Union .....	4.2	4.1	1.1	1.3	1.0	0.5	0.0
Nonunion .....	1.4	1.3	0.5	0.6	0.2	0.2	0.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	—	8.2	1.7	2.0	—	1.4	0.0
Second 25 percent .....	2.3	2.2	0.7	1.1	0.4	0.3	0.0
Third 25 percent .....	1.0	1.3	0.8	0.6	0.4	0.2	0.0
Highest 25 percent .....	1.2	1.3	0.7	0.6	0.2	0.2	0.0
Highest 10 percent .....	1.5	1.7	1.2	0.7	0.3	0.2	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.7	2.1	1.3	0.8	0.5	0.3	0.0
Construction .....	3.3	5.1	—	2.8	—	0.9	0.0
Manufacturing .....	1.9	2.3	1.5	0.9	0.5	0.3	0.0
Service-providing industries .....	1.7	1.6	0.6	0.6	0.3	0.2	0.0
Trade, transportation, and utilities .....	1.5	1.7	0.9	0.8	0.7	0.3	0.0
Wholesale trade .....	2.1	3.0	1.9	1.5	0.7	0.4	0.0
Transportation and warehousing .....	3.2	4.0	—	2.0	—	0.7	0.0
Utilities .....	5.3	4.3	2.4	1.8	2.0	1.1	10.1

See footnotes at end of table.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information .....	2.7	3.5	2.2	2.2	1.4	0.4	0.0
Financial activities .....	1.2	1.8	1.3	0.9	0.3	0.2	0.0
Finance and insurance .....	1.3	1.9	1.2	0.7	0.4	0.2	0.0
Credit intermediation and related activities .....	1.6	2.2	1.7	1.2	0.6	0.3	0.0
Insurance carriers and related activities .....	2.4	3.5	1.8	1.2	0.7	0.3	0.0
Real estate and rental and leasing .....	4.3	6.5	—	—	—	0.7	0.0
Professional and business services .....	2.6	3.0	1.6	—	—	0.4	0.0
Professional and technical services .....	2.1	3.3	—	1.9	—	0.4	0.0
Administrative and waste services .....	—	8.2	3.0	2.4	—	0.9	0.0
Education and health services .....	2.1	2.2	1.0	1.4	0.1	0.3	0.0
Educational services .....	1.5	2.4	1.3	2.0	0.5	0.3	0.0
Junior colleges, colleges, and universities .....	2.0	2.4	1.4	1.5	0.2	0.3	0.0
Health care and social assistance .....	2.6	2.8	1.2	—	—	0.4	0.0
Other services .....	4.5	6.5	—	2.9	—	0.9	0.0
1 to 99 workers .....	1.4	2.1	0.8	1.2	0.6	0.2	0.0
1 to 49 workers .....	1.9	2.5	1.0	1.2	0.7	0.3	0.0
50 to 99 workers .....	1.8	3.2	1.6	2.6	1.1	0.5	0.0
100 workers or more .....	2.0	1.9	0.6	0.5	0.2	0.2	0.0
100 to 499 workers .....	1.3	2.0	1.1	0.9	0.3	0.2	0.0
500 workers or more .....	3.2	2.9	0.7	0.4	0.3	0.4	0.0
<b>Geographic areas</b>							
New England .....	2.0	2.8	1.6	1.9	0.4	0.3	0.0
Middle Atlantic .....	0.9	1.8	1.3	—	—	0.2	0.0
East North Central .....	2.0	2.4	0.9	1.1	0.5	0.4	0.0
West North Central .....	2.4	3.7	2.9	1.9	0.4	0.4	0.0
South Atlantic .....	1.8	2.1	1.0	0.7	0.3	0.3	0.0
East South Central .....	—	13.1	1.2	2.2	—	1.8	1.1
West South Central .....	1.7	2.6	0.8	2.7	0.8	0.4	0.0
Mountain .....	3.4	4.6	2.5	—	—	0.5	0.0
Pacific .....	3.2	3.2	1.5	1.4	0.6	0.5	0.0

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.8	\$770.11	\$0.00	\$171.50	\$0.00	\$0.00	0.8
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	644.09	1,099.53	845.82	1,469.99	156.20	1.2
Management, business, and financial .....	1.5	0.00	0.00	0.00	2,060.38	2,370.72	1.5
Professional and related .....	1.5	369.93	117.27	1,164.18	735.82	78.10	1.5
Service .....	3.4	0.00	0.00	2,463.22	0.00	712.04	3.4
Sales and office .....	1.1	541.97	0.00	1,601.58	775.42	2,502.38	1.1
Sales and related .....	1.8	745.36	0.00	684.77	0.00	4,638.14	1.8
Office and administrative support .....	1.2	872.07	0.00	569.25	1,441.16	1,793.84	1.2
Natural resources, construction, and maintenance .....	2.9	335.53	585.58	1,041.29	0.00	0.00	2.9
Construction, extraction, farming, fishing, and forestry .....	3.0	808.70	0.00	1,082.22	1,952.74	2,017.00	3.0
Installation, maintenance, and repair .....	3.9	489.45	0.00	1,103.36	0.00	0.00	3.9
Production, transportation, and material moving .....	2.0	540.95	0.00	1,323.38	0.00	1,853.19	2.0
Production .....	2.5	597.46	0.00	558.72	0.00	0.00	2.5
Transportation and material moving .....	2.8	617.74	0.00	932.27	312.41	0.00	2.8
Full time .....	0.8	675.77	0.00	212.86	0.00	0.00	0.8
Union .....	3.5	450.28	0.00	220.91	0.00	1,242.30	3.5
Nonunion .....	0.8	545.24	0.00	974.70	0.00	0.00	0.8
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	3.7	361.10	0.00	2,905.85	0.00	2,526.40	3.7
Second 25 percent .....	1.3	93.72	0.00	627.12	0.00	0.00	1.3
Third 25 percent .....	1.1	333.77	0.00	302.92	0.00	0.00	1.1
Highest 25 percent .....	1.1	0.00	411.23	281.75	463.71	1,453.61	1.1
Highest 10 percent .....	1.4	0.00	0.00	0.00	3,025.58	2,973.26	1.4
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.1	284.52	0.00	638.15	1,117.73	0.00	2.1
Construction .....	1.9	—	—	—	—	—	1.9
Manufacturing .....	2.4	358.95	0.00	1,763.67	1,365.22	0.00	2.4
Service-providing industries .....	0.9	240.03	0.00	242.67	0.00	0.00	0.9
Trade, transportation, and utilities .....	1.8	133.46	0.00	0.00	0.00	0.00	1.8
Wholesale trade .....	2.6	1,096.22	0.00	634.03	0.00	0.00	2.6
Transportation and warehousing .....	4.1	—	—	—	—	—	4.1
Utilities .....	4.6	1,251.19	2,036.55	3,103.35	0.00	4,807.59	4.6

See footnotes at end of table.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	2.4	\$413.28	\$0.00	\$2,040.81	\$1,249.64	\$0.00	2.4
Financial activities .....	1.5	731.53	220.91	0.00	0.00	0.00	1.5
Finance and insurance .....	1.6	0.00	1,268.18	0.00	6,159.13	4,620.61	1.6
Credit intermediation and related activities .....	1.5	0.00	916.34	0.00	4,939.64	0.00	1.5
Insurance carriers and related activities .....	3.7	0.00	2,067.87	0.00	0.00	6,534.52	3.7
Professional and business services .....	2.1	0.00	886.54	0.00	2,269.45	2,137.11	2.1
Professional and technical services .....	2.4	302.49	694.06	1,209.96	0.00	1,054.01	2.4
Education and health services .....	1.6	0.00	0.00	585.82	0.00	2,032.33	1.6
Educational services .....	2.1	342.47	0.00	749.42	0.00	1,725.34	2.1
Junior colleges, colleges, and universities .....	1.9	592.42	0.00	157.76	0.00	78.10	1.9
Health care and social assistance .....	2.0	0.00	0.00	530.45	0.00	2,069.75	2.0
Other services .....	6.2	0.00	2,149.44	180.32	2,333.95	0.00	6.2
1 to 99 workers .....	1.3	78.10	0.00	653.75	0.00	0.00	1.3
1 to 49 workers .....	1.8	943.59	0.00	609.92	0.00	0.00	1.8
50 to 99 workers .....	2.3	0.00	0.00	437.02	0.00	3,834.99	2.3
100 workers or more .....	1.1	219.80	0.00	543.76	52.02	1,014.06	1.1
100 to 499 workers .....	1.4	388.59	0.00	0.00	0.00	0.00	1.4
500 workers or more .....	1.8	558.56	864.61	0.00	206.64	1,785.65	1.8
<b>Geographic areas</b>							
New England .....	3.2	931.70	1,010.94	174.64	0.00	0.00	3.2
Middle Atlantic .....	2.4	0.00	0.00	830.78	206.64	0.00	2.4
East North Central .....	2.0	164.27	0.00	630.46	0.00	0.00	2.0
West North Central .....	3.2	1,118.21	0.00	1,768.20	2,034.33	2,618.37	3.2
South Atlantic .....	2.4	901.27	0.00	179.68	426.18	0.00	2.4
West South Central .....	1.4	142.42	0.00	1,558.58	0.00	0.00	1.4
Mountain .....	1.8	1,489.22	518.07	1,188.17	4,525.76	1,131.12	1.8
Pacific .....	1.4	557.78	557.76	0.00	3,044.71	1,597.34	1.4

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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